

APPENDIX B: STATE INCOME TAX AND WITHHOLDING INFORMATION

Elections regarding dollar amounts and specific percentages may be made for residents of some states by completing the appropriate section of the distribution form. Certain states will require a minimum percentage. The minimum state-required amount will be withheld when applicable. All state withholding amounts will be rounded up to the nearest whole dollar.

Rates are subject to change without notice.

State of Residence	State Income Tax Withholding Information
AK, AZ, FL, HI, NH, NV, SD, TN, TX, WA, WY	No state income tax withheld.
AL, CO, DC*, GA, ID, IL, IN, KY, LA, MD, MS*, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	State income tax is voluntary. Please contact your tax professional with additional withholding questions.
IA, OK, MI	<p>State income tax withholding is required when federal withholding is required.</p> <p>Specific state information is listed below.</p> <ul style="list-style-type: none"> IA: 5.00% of the distribution amount MI: 4.25% of the distribution amount OK: 4.75% of the distribution amount
DE*, ME, NE	<p>State income tax withholding is required when federal withholding applies, unless opted out specifically, by the client.</p> <p>Specific state information is listed below.</p> <ul style="list-style-type: none"> DE*: 5.00% of the federal with-holding amount ME: 5.00% of the distribution amount NE: 5.00% of the distribution amount
CT*, VT	<p>State income tax withholding is required regardless of paying or not paying federal withholding.</p> <ul style="list-style-type: none"> CT*: 6.99% of the distribution amount VT: 30.00% of the federal withholding amount
AR, CA, KS, MA, MD, MN, MO, NC, OR	<p>State income tax withholding is required regardless of paying or not paying federal withholding, unless opted out specifically, by the client.</p> <ul style="list-style-type: none"> AR: 3.00% of the distribution amount CA: 10.00% of the federal withholding amount KS: 5.00% of the distribution amount MA: 5.00% of the distribution amount MD: 7.75% of the distribution amount MN: 6.25% of the distribution amount MO: 5.40% of the distribution amount NC: 4.00% of the distribution amount OR: 8.00% of the distribution amount
*Special Circumstances	<ul style="list-style-type: none"> MS: State w/h required only if an early or excess distribution is made. CT: 6.99% only if taking a total distribution. DC: 10.75% only if taking a total distribution, unless opted out, specifically by the client. DE: Can only opt out of federal withholding, not state withholding.