

**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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| AK, FL, NH, NV, SD, TN, TX, WA, WY                                                                        | No state income tax withheld.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| AL, AZ, CO, DC*, GA, HI, ID, IL, IN, KY, LA*, MD, MS*, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV | State income withholding tax is voluntary. A specific withholding percentage must be provided if withholding is elected. Please contact your tax professional with additional withholding questions.                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| IA, OK, MI                                                                                                | <p>State income tax withholding is required when federal withholding is elected.</p> <ul style="list-style-type: none"> <li>• IA: 5.00% of the distribution amount</li> <li>• MI: 4.25% of the distribution amount</li> <li>• OK: 4.75% of the distribution amount</li> </ul>                                                                                                                                                                                                                                                                                                                                                             |
| ME, NE                                                                                                    | <p>State income tax withholding is required when federal withholding is elected, unless opted out specifically by the client.</p> <ul style="list-style-type: none"> <li>• ME: 5.00% of the distribution amount</li> <li>• NE: 5.00% of the distribution amount</li> </ul>                                                                                                                                                                                                                                                                                                                                                                |
| CT, DE*, VT                                                                                               | <p>State income tax withholding is required regardless of federal withholding election.</p> <ul style="list-style-type: none"> <li>• CT: 6.99% of the distribution amount</li> <li>• DE: 5.00% of the distribution amount if federal withholding is elected. If NO federal withholding is elected, 5.00% or more may be withheld.</li> <li>• VT: 30.00% of the federal withholding amount</li> </ul>                                                                                                                                                                                                                                      |
| AR, CA, KS, MA, MD, MN, MO, NC, OR                                                                        | <p>State income tax withholding is required regardless of federal withholding election, unless opted out specifically by the client.</p> <ul style="list-style-type: none"> <li>• AR: 3.00% of the distribution amount</li> <li>• CA: 10.00% of the federal withholding amount</li> <li>• KS: 5.00% of the distribution amount</li> <li>• MA: 5.00% of the distribution amount</li> <li>• MD: 7.75% of the distribution amount</li> <li>• MN: 6.25% of the distribution amount</li> <li>• MO: 5.40% of the distribution amount</li> <li>• NC: 4.00% of the distribution amount</li> <li>• OR: 8.00% of the distribution amount</li> </ul> |
| <b>*Special Circumstances</b>                                                                             | <ul style="list-style-type: none"> <li>• LA: Up to 4.80% of distribution amount when state withholding is elected.</li> <li>• MS: 5.00% state withholding required only if an “early” or “excess” distribution is requested.</li> <li>• DC: 10.75% state withholding required only if requesting a total distribution, unless opted out, specifically by the client.</li> <li>• DE: Can only opt out of federal withholding, not state withholding.</li> </ul>                                                                                                                                                                            |