

**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, FL, HI, NH, NV, SD, TN, TX, WA, WY	No state income tax withheld.
AL, AZ, 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 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, MI, OK	<p>State income tax withholding is required when <b>federal</b> 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 <b>federal</b> 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 <b>federal</b> 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, MN, MO, NC, OR	<p>State income tax withholding is required regardless of <b>federal</b> 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 <b>federal</b> withholding amount</li> <li>KS: 5.00% of the distribution amount</li> <li>MA: 5.00% of the distribution amount</li> <li>MN: 6.25% of the distribution amount</li> <li>MO: 4.80% 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>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 <b>federal</b> withholding, not state withholding</li> <li>NY: 0% of the distribution amount</li> <li>LA: Up to 4.80% of the distribution amount when state withholding is elected.</li> <li>MS: 4.70% state withholding required only if an “early” or “excess” distribution is requested</li> <li>UT: 4.55% minimum of the distribution amount when the state withholding is elected.</li> </ul>