



# IRA Conversion/Recharacterization Request

## IMPORTANT INFORMATION

This form is to be completed by an IRA Account Owner who wishes to do a conversion of Traditional IRA funds to a Roth IRA account or recharacterize a contribution type. The requested transaction must result in funds being credited to a Pacific Premier Trust account. **This form is not to be used if funds are being sent to another custodian.**

- A Roth conversion will be reported both as a distribution on which I may owe income tax and a conversion contribution to my Roth IRA.
- A Required Minimum Distribution (RMD) must be satisfied prior to requesting a Roth conversion if you will reach RMD age or older by December 31 of the current year. Effective January 1, 2023, the SECURE 2.0 Act of 2022 has changed the age requirement for Account Owners to take their first RMD from 72 to 73. This applies only to individuals reaching 73 after December 31, 2022. If you reached age 72 in 2022, you are still subject to RMD requirements, and must take your first distribution (for 2022) no later than April 1, 2023 and your second distribution (for 2023) by December 31, 2023.

**NOTE:** Effective January 1, 2018, pursuant to the Tax Cuts and Jobs Act (Pub. L. No. 115-97), clients can no longer recharacterize a conversion made to a Roth IRA. However, clients may still recharacterize a regular contribution made to an IRA.

## 1. ACCOUNT INFORMATION

NAME (FIRST, MI, LAST)	PACIFIC PREMIER TRUST ACCOUNT NO.
DATE OF BIRTH	HOME PHONE NO.

Please choose one option below. If no option is chosen, this form may be returned to you for completion.

(NOTE: There is a \$150 fee for Roth conversion and recharacterization requests.)

- ☐ Roth Conversion (complete section 2)
- ☐ Recharacterization of a contribution (complete section 3)

## 2. ROTH CONVERSION

I wish to convert my Traditional IRA, SIMPLE IRA or SEP IRA account to a Roth IRA as indicated below. I understand that this conversion will be reported both as a distribution on which I may owe income tax and a conversion contribution to my Roth IRA. I further understand that it is my responsibility to ensure that I am qualified to make this conversion and that none of the conversion assets include disqualified assets. **You must provide amount and/or asset instructions in Section 2B.**

I declare and make the following conversion elections:

### 2A ACCOUNT INSTRUCTIONS

- ☐ Full Conversion: Convert ALL assets (including cash) and close your account.  
Any residual income on the existing positions will also be converted.
- ☐ Partial Conversion

FROM PACIFIC PREMIER TRUST ACCOUNT NO.*	ACCOUNT TYPE: <input type="checkbox"/> Traditional <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE (accounts held for less than two years may not be converted)
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- ☐ This is a conversion to a new Roth IRA; I have attached a completed ROTH IRA APPLICATION form to open a Roth IRA
- ☐ This is a conversion to an existing Pacific Premier Trust Roth IRA. My Roth IRA Account Number is \_\_\_\_\_



2B ASSET INSTRUCTIONS

A. CASH/MONEY MARKET FUNDS	SPECIFY "ALL" OR \$ AMOUNT			WIRE FUNDS TO PACIFIC PREMIER TRUST	
				<input type="checkbox"/>	

B. STOCKS, MUTUAL FUNDS, OR BONDS	SPECIFY "ALL" OR NO. OF SHARES	SELL	OR	TRANSFER IN KIND	FUND ACCOUNT NO.
		<input type="checkbox"/>		<input type="checkbox"/>	
		<input type="checkbox"/>		<input type="checkbox"/>	

C. ANNUITIES	VALUE	SURRENDER	OR	CHANGE OF OWNERSHIP	CONTRACT (POLICY NO.)
		<input type="checkbox"/>		<input type="checkbox"/>	
		<input type="checkbox"/>		<input type="checkbox"/>	

D. ALTERNATIVE ASSETS	SPECIFY "ALL" OR NO. OF SHARES	SELL	OR	TRANSFER IN KIND	CUSIP/TICKER
		<input type="checkbox"/>		<input type="checkbox"/>	
		<input type="checkbox"/>		<input type="checkbox"/>	

2C TAX WITHHOLDING

You must complete this section even if electing not to withhold, including for in-kind distributions. (Please refer to the “Notice of Withholding on Distributions or Withdrawals from IRAs” in Section 4 of “Additional Instructions.”) If no option is checked, or a physical U.S. address is not provided, we will withhold for federal income tax purposes and, if applicable, the appropriate amount according to any distribution from the account will be satisfied from available cash in the account. If there is insufficient cash in the account to satisfy any withholding obligation, we will not be able to process the distribution.

Requested withholding (Federal and State) must total less than 100% of the gross transaction amount. 100% withholding requests will not be processed. The IRS allows for 100% withholding; however, it is not operationally feasible for Pacific Premier Trust to process withholding equaling 100%. All fields below must be completed, or your request may be delayed and the default withholding rate of 10% on the transaction may apply.

FEDERAL TAX WITHHOLDING

1A FIRST NAME AND MIDDLE INITIAL	LAST NAME	1B SOCIAL SECURITY NO.
ADDRESS		
CITY	STATE/PROVINCE	POSTAL CODE

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See pages 6 and 7 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on pages 6 and 7 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	2	%
Sign Here	Your signature (This form is not valid unless you sign it.)	
	Date	

For more information on federal tax withholding, see General Instructions for Form W-4R on pages 6 and 7 of this form.

## STATE TAX WITHHOLDING

As of January 1, 2022, Pacific Premier Trust will not process tax withholding transactions for voluntary states. Please review the attached IRA State Tax Withholding Notice to determine whether you are in a voluntary or mandatory state. If tax withholding is requested for a voluntary state, the gross distribution amount requested will be processed without the state tax withholding.

My state of residence for income tax purposes is \_\_\_\_\_. (If no state is provided, Pacific Premier Trust will use the same State on file for your primary address).

☐ Withhold \_\_\_\_\_ % State Tax from my requested distribution.

☐ I elect **NOT** to have state income tax withheld from my distribution.

☐ Withhold state income tax from my distribution in accordance with the minimum percentage, if any, as noted on the attached IRA State Tax Withholding Notice.

## 3. RECHARACTERIZATION

I wish to recharacterize a contribution I previously made to the account listed below. I understand that it is my responsibility to ensure that this recharacterization is legal and is within the time limits imposed by IRS regulations and to report the recharacterization on Form 8606 as required by those regulations. I understand that PPT will also recharacterize any income attributable to this contribution amount.

**NOTE:** Effective January 1, 2018, pursuant to the Tax Cuts and Jobs Act (Pub. L. No. 115-97), clients cannot recharacterize amounts rolled over to a Roth IRA from other retirement plans, such as 401(k) or 403(b) plans.

I declare and make the following recharacterization elections:

Recharacterization of a contribution made on (MM/DD/YY): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

TYPE OF CONTRIBUTION RECHARACTERIZATION (PLEASE SELECT ONE)	TAX YEAR	AMOUNT TO RECHARACTERIZE
<input type="checkbox"/> Roth IRA Contribution to Traditional IRA Contribution		
<input type="checkbox"/> Traditional IRA Contribution to Roth IRA Contribution		

Account **FROM** which to withdraw amount: \_\_\_\_\_

Account **TO** which the deposit is to be made: \_\_\_\_\_

Please include a completed Traditional IRA or Roth IRA Application if you want to establish a new account.

## 4. AGREEMENT & SIGNATURE

- For the conversion of an inherited IRA (only available for a spouse beneficiary), I certify that I am the sole beneficiary of the asset(s) requested and agree to hold Pacific Premier Trust and its related entities harmless in the event that any other beneficiary makes a claim against this account.
- I hereby agree to indemnify and hold harmless Pacific Premier Trust and its officers, directors, shareholders, agents employees, and Pacific Premier Trust's related entities for any and all costs, obligations, losses, claims, damages and expenses (including reasonable attorneys' fees) related to or associated with this agreement.
- I acknowledge that there may be a minimum cash requirement, applicable to accounts containing alternative assets, disclosed in the Fee Schedule. If this requirement is not met, I understand that additional fees may apply.

	ACCOUNT OWNER SIGNATURE (REQUIRED)	DATE (MM/DD/YYYY)
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NON-DEPOSIT INVESTMENT PRODUCTS ARE NOT INSURED BY THE FDIC; ARE NOT DEPOSITS OR OTHER OBLIGATIONS OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS DIVISIONS; AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED.

Upload forms to:  
[PacificPremierTrust.com/upload](https://PacificPremierTrust.com/upload)

Fax to: 303.614.7038

Send mail to:  
Pacific Premier Trust  
Processing Center  
PO BOX 981012  
Boston, MA 02298

For express deliveries:  
FIS-Remittance Processing  
Loading Dock #2  
Attn: Pacific Premier Trust  
10 Dan Road  
Canton, MA 02021

Questions?  
Call 800.962.4238



## ADDITIONAL INSTRUCTIONS

### 1. ACCOUNT OWNER INFORMATION

If the information does not match Pacific Premier Trust's records or is left blank, this request may be delayed or canceled.

**Conversion:** Describes the movement of funds from a Traditional IRA, Qualified Plan, 403(b), or 457(b) account to a Roth IRA. Choosing this option, the Account Owner certifies that the conversion meets the requirements under law for a qualifying conversion contribution, and that he/she understands the tax consequences of the transaction.

**Recharacterization:** Describes the movement of funds that occurs when an individual contributes to a Roth or Traditional IRA (the Pacific Premier Trust IRA), and later elects to transfer either all or a portion of the original contribution, plus net income attributable, to another IRA (the Second IRA), on or before the individual's tax return due date, plus extensions, for the year for which the Pacific Premier Trust IRA contribution was made. The recharacterization allows the individual to treat the original contribution as having been made to the Second IRA and report it as such. A conversion of a traditional IRA to a Roth IRA, and a rollover from any other eligible retirement plan to a Roth IRA, made in tax years beginning after December 31, 2017, **cannot** be recharacterized as having been made to a traditional IRA.

### 2. ROTH CONVERSION

Indicate the type of account and account number to be converted.

#### 2A. ASSET INSTRUCTIONS

In the applicable section indicate the number of shares or dollar amount, and the name of the asset. Liquidations will be initiated immediately.

**Traditional Assets:** It is your responsibility to contact your Financial Representative to request liquidation of any publicly traded or broker-held assets (such as stocks, bonds, etc.).

**Alternative Assets:** It is your responsibility to arrange the terms of the sale of any alternative asset(s) (such as limited partnerships, private stock, deeds of trust, etc.). Please contact your Financial Representative or Pacific Premier Trust's Client Services Department if you have questions about how to liquidate or sell an asset. Please ensure these assets are liquidated prior to the submission of your request.

#### 2B. TAX WITHHOLDING

**Federal Tax Withholding:** Even if you elect NOT to have withholding, federal income tax must be withheld from this distribution if you HAVE NOT provided a U.S. residence/street address (not a P.O. Box) in Section 2 or if the payment is being sent to an address outside the U.S. If you elect withholding, the IRS requires a minimum of 10% of the gross distribution be withheld.

Please refer to General Instructions of IRS Form W-4R on pages 6 & 7 for more information.

**State Tax Withholding:** Some states require state withholding if federal withholding is elected or required when making a distribution from your retirement plan. Please refer to the IRA State Withholding Notice on page 5 which contains a chart to determine if your state of residence requires withholding. Effective January 1, 2022, Pacific Premier Trust will only process state withholding for those states where withholding on retirement plan distributions is mandatory (see various mandatory categories on table below). If state withholding is voluntary or if withholding is not an option, Pacific Premier Trust will not offer or process state withholding from your distribution. If you elect state withholding, or if state withholding is required in your state, we will withhold based on the requirements of your state of residence unless you choose a greater amount.

### 3. RECHARACTERIZATION

Indicate the date of the contribution to be recharacterized, the type of contribution recharacterization (including tax year and amount), and the account from which to withdraw and the account to which to deposit. If a new account is to be established, a Traditional IRA or Roth IRA application must be received.

### 4. AGREEMENT & SIGNATURE

Your signature certifies that you have read the applicable section for the transaction you have chosen and understand and agree to all the terms thereunder. In addition, you certify that the assets requested to be converted or recharacterized into your IRA qualify as a valid conversion/recharacterization contribution as defined in the Plan Documents, including the requirement that deposit of such contribution is being made within 60 days after receipt by you of the eligible distribution. You understand the tax consequences of your plan and/or your contribution and the implications that this conversion/recharacterization contribution has on the five- taxable- year period for taking distributions from a Roth IRA. You further understand that Pacific Premier Trust will issue a tax form to you representing the distributed value of these assets and that you must treat the transaction as a conversion/recharacterization contribution on your income tax return. You also agree to hold Pacific Premier Trust and its related entities harmless in any way should the conversion/recharacterization be ineligible or invalid, or if it creates any tax implication to you. You certify that you are aware of any and all penalties incurred by your request (if applicable) including, but not limited to, premature liquidation of any certificate of deposit or insurance product involved in this IRA conversion/recharacterization

Please make a copy of the completed form for your records.





## IRA STATE WITHHOLDING NOTICE

Some states require state withholding if federal withholding is elected or required when making a distribution from your retirement plan. Please refer to the chart to determine if your state of residence requires withholding. **Effective January 1, 2022, Pacific Premier Trust will only process state withholding for those states where withholding on retirement plan distributions is mandatory (see various mandatory categories on table below).** If state withholding is voluntary or if withholding is not an option, Pacific Premier Trust will not offer or process state withholding from your distribution. If state withholding is required in your state, we will withhold based on the requirements of your state of residence, unless you choose a greater amount.

While Pacific Premier Trust makes every effort to obtain information about state tax withholding laws, we do not guarantee the accuracy or the timeliness of state tax withholding information we provide; state tax laws are subject to constant change and interpretation. If you claim an exemption from mandatory state withholding, you may be responsible for filing a state withholding exemption certificate. The information we provide is not intended to serve as tax or legal advice, and we strongly recommend that you contact your tax advisor regarding your tax withholding elections and to obtain the most current information about your state's withholding laws.

Mandatory	
District of Columbia	10.75%
Mandatory with Federal withholding	
Delaware	5%
Iowa	5% of taxable amount
Kansas	5%
Maine	5%
Massachusetts	5%
Nebraska	5%
Vermont	30% of Federal withholding
Mandatory with Federal withholding unless opted out	
California	10% of Federal withholding
Mandatory unless opted out	
Arkansas	3%
Michigan	4.25%
Minnesota	6.25%
North Carolina	4%
Oklahoma	4.75%
Oregon	8%
Mandatory when opted in	
Georgia, Indiana, Maryland, Montana, New Jersey, New Mexico, New York, Utah, Wisconsin	
Voluntary – Pacific Premier Trust will not withhold for these states	
Alabama, Arizona, Colorado, Connecticut, Idaho, Illinois, Kentucky, Louisiana, Mississippi, Missouri, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Virginia, West Virginia	
No state withholding	
Alaska, Florida, Hawaii, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, Wyoming	

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DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE  
2025 FORM W-4R

**GENERAL INSTRUCTIONS**

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See pages 6 and 7 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in

installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**2025 MARGINAL RATE TABLES**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See pages 6 and 7 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

\*If married filing separately, use \$390,800 instead for this 37% rate.

For Privacy Act and Paperwork Reduction Act Notice, see page 7.

**GENERAL INSTRUCTIONS** *(continued)*

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.**

Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to

an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.



**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## SPECIFIC INSTRUCTIONS

### Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 6 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2.  
(See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter “21” on line 2.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.