

W-4P Federal Withholding Certificate

W-4P Using Current Tax Tables

Form W-4P Department of the Treasury Internal Revenue Service	Withholding Certificate for Periodic Pension or Annuity Payments		OMB No. 1545-0074
	Give Form W-4P to the payer of your pension or annuity payments.		2026
Step 1: Enter Personal Information	(a) First name and middle initial	Last name	(b) Social security number
	Address		
	City or town, state, and ZIP code		
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)		
	Caution: To claim certain credits or deductions on your tax return, you (and/or your spouse if married filing jointly) are required to have a social security number valid for employment. See page 2 for more information.		



Federal Tax Withholding Calculator

CALCULATE FEDERAL TAX WITHHOLDING

Filing Status: Single or Married filing separately

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Contact a qualified tax advisor for assistance with Step 2.

Complete Steps 2–4 **ONLY** if they apply to you; otherwise, skip to Step 5. See pages 2 and 3 for more information on each step, when to use the estimator at www.irs.gov/W4App, and how to elect to have no federal income tax withheld (if permitted).

Step 2:
**Income From
a Job and/or
Multiple
Pensions/
Annuities
(Including a
Spouse's
Job/Pension/
Annuity)**

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See page 2 for examples on how to complete Step 2.**

Do **only one** of the following.

(a) Use the estimator at www.irs.gov/W4App for the most accurate withholding for this step (and Steps 3–4). If you or your spouse have self-employment income, use this option; **or**

(b) Complete the items below.

(i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs, minus the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter “-0-” . . . \$ _____

(ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this pension/annuity, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter “-0-” \$ _____

(iii) Add the amounts from items (i) and (ii) and enter the **total** here \$ _____

TIP: To be accurate, submit a new Form W-4P for all other pensions/annuities if you haven't updated your withholding since 2021 or this is a new pension/annuity that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019.

Complete Steps 3–4(b) on this form only if (b)(i) is blank **and** this pension/annuity pays the most annually. Otherwise, do not complete Steps 3–4(b) on this form.

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Contact a qualified tax advisor for assistance with Step 3.

Complete Steps 3–4(b) on this form only if (b)(i) is blank **and** this pension/annuity pays the most annually. Otherwise, do not complete Steps 3–4(b) on this form.

Step 3: Claim Dependent and Other Credits	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):				
	(a) Multiply the number of qualifying children under age 17 by \$2,200	3(a)	\$		
	(b) Multiply the number of other dependents by \$500	3(b)	\$		
	(c) Add other credits, such as foreign tax credit and education tax credits. Enter the total here	3(c)	\$		
	Add the amounts from Steps 3(a), 3(b), and 3(c). Enter the total here			3	\$

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Contact a qualified tax advisor for assistance with Step 4 (a) & 4 (b).

Step 4: Other Adjustments	(a) Other income (not from jobs or pension/annuity payments). If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends .	4(a)	\$
	(b) Deductions. Use the Deductions Worksheet on page 4 to determine the amount of deductions you may claim, which will reduce your withholding. (If you skip this line, your withholding will be based on the standard deduction.) Enter the result here . .	4(b)	\$
	(c) Extra withholding. Enter any additional tax you want withheld from each payment .	4(c)	\$

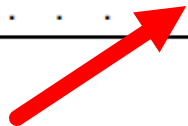


Extra Withholding ⓘ \$ 500.00

Your Calculated Withholding Amount is: \$955.04

W-4P

No withholding	I request that no withholding be withheld from my payments. See <i>Choosing not to have income tax withheld on page 2</i> <input type="checkbox"/>
Step 5: Sign Here	<hr/> Your signature (This form is not valid unless you sign it.) Date <hr/>
For Privacy Act and Paperwork Reduction Act Notice, see page 3. Cat. No. 10225T Form W-4P (2026) Created 12/4/25	



If no withholdings are to be withheld from payments, the member must check the box labeled “No withholding” directly above Step 5.

W-4P



No withholding	I request that no withholding be withheld from my payments. See <i>Choosing not to have income tax withheld on page 2</i> <input type="checkbox"/>		
Step 5: Sign Here	<table border="0" style="width: 100%;"><tr><td style="border-bottom: 1px solid black; width: 70%;">Your signature (This form is not valid unless you sign it.)</td><td style="border-bottom: 1px solid black; width: 30%;">Date</td></tr></table>	Your signature (This form is not valid unless you sign it.)	Date
Your signature (This form is not valid unless you sign it.)	Date		

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 10225T

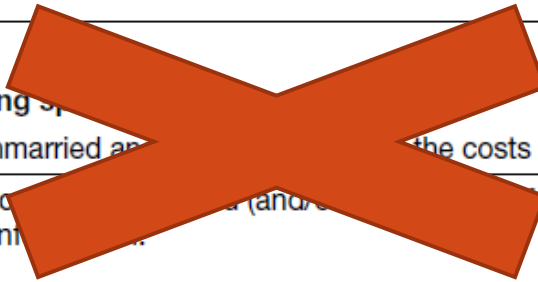
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No electronic signatures accepted.

W-4P Using a Flat Amount

(c) Single or Married filing separately
 Married filing jointly or Qualifying surviving spouse
 Head of household (Check only if you're unmarried and you pay more than half the costs of keeping up a home for yourself and a qualifying individual.)

Caution: To claim certain credits or deductions on your tax return (and/or on your spouse's tax return if you are married filing jointly) are required to have a social security number valid for employment. See page 2 for more information.



Flat amount \$500

No withholding	I request that no withholding be withheld from my payments. See <i>Choosing not to have income tax withheld</i> on page 2 <input type="checkbox"/>				
Step 5: Sign Here	<table border="0"><tr><td style="border-bottom: 1px solid black; width: 70%;"></td><td style="border-bottom: 1px solid black; width: 30%;"></td></tr><tr><td>Your signature (This form is not valid unless you sign it.)</td><td>Date</td></tr></table>			Your signature (This form is not valid unless you sign it.)	Date
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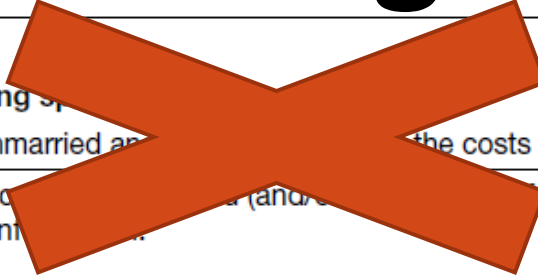
If you want a flat dollar amount withheld, do not fill out Step 1(c) or Step 4 (c). Leave Steps 2,3, and 4 blank. Instead, “Flat amount” and the desired dollar amount on the line above Step 5.

SERS will continue withholding the flat amount regardless of an increase in your pension amount until a new W-4P form is submitted to SERS.

W-4P Using a Percentage

- (c) Single or Married filing separately
 Married filing jointly or Qualifying surviving spouse
 Head of household (Check only if you're unmarried and you pay more than half the costs of keeping up a home for yourself and a qualifying individual.)

Caution: To claim certain credits or deductions on your tax return (and if you're married filing jointly) are required to have a social security number valid for employment. See page 2 for more information.



15% Withholding

No withholding I request that no withholding be withheld from my payments. See *Choosing not to have income tax withheld on page 2*

**Step 5:
Sign
Here**

Your signature (This form is not valid unless you sign it.)

Date

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If you want a percentage withheld, do not fill out Step 1(c) or Step 4 (c). Leave Steps 2,3, and 4 blank. Instead, enter the percentage desired for the withholding amount on the line above Step 5.

SERS will continue withholding the percentage amount until a new W-4P form is submitted to SERS.