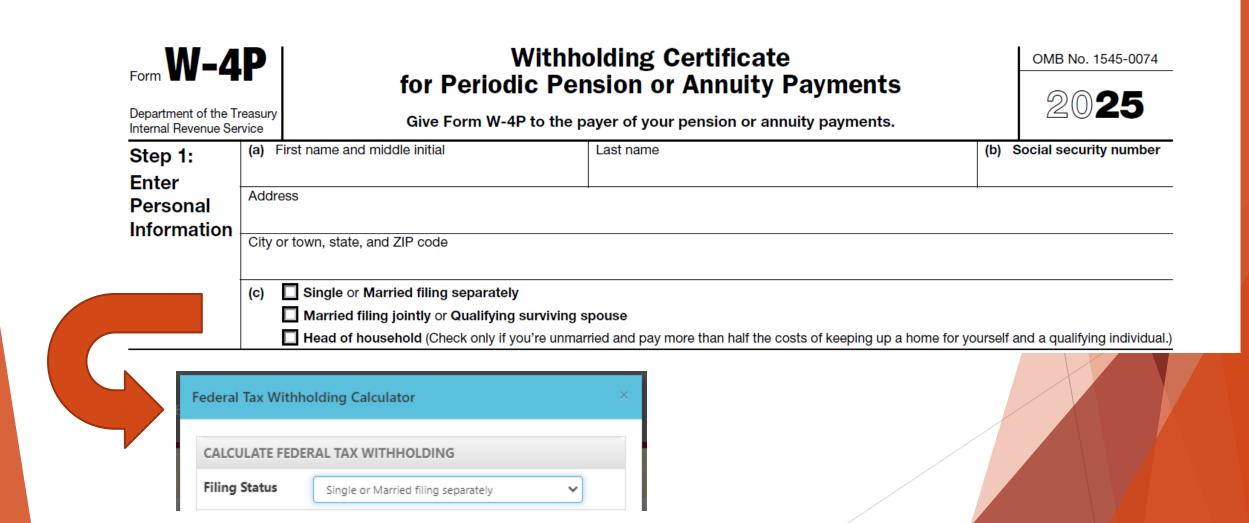# W-4P Federal Withholding Certificate

W-4P Using Current Tax Tables

W-4P

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 less 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.
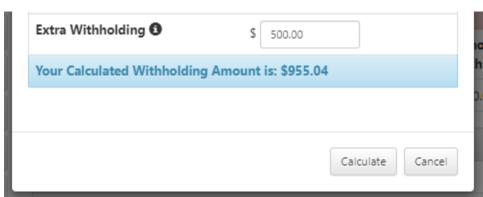
W-4P Using Current Tax Tables

Contact a qualified tax advisor for assistance with Step 3.

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):		
	Multiply the number of qualifying children under age 17 by $2,000	$	
	Multiply the number of other dependents by $500	$	
	Add other credits, such as foreign tax credit and education tax credits	$	
	Add the amounts for qualifying children, other dependents, and other credits and enter the total here	3	$

W-4P Using Current Tax Tables

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

Step 4 (optional): 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.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and 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

Calculate   Cancel

W-4P

Step 5:

Sign Here

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   Form **W-4P** (2025)

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 un... ...ts of keeping up a home for yourself and a qualifying individual.)

Flat amount $500

Step 5:
Sign
Here

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   Form **W-4P** (2025)

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 spous~~~~
☐ Head of household (Check only if you're un~~~~ ~~~~y more t~~~~ ~~~~s of keeping up a home for yourself and a qualifying individual.)

15% Withholding

Step 5:
Sign
Here
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   Form **W-4P** (2025)

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.