

Federal Income Tax Withholding Certificate for Nonperiodic IRA Distributions

(IRS FORM W-4R/OMB NO. 1545-0074) DEPT. OF TREASURY, INTERNAL REVENUE SERVICE)

Line 1: Recipient Information

1a. First name and middle initial: _____ Last name: _____

1b. Social Security number: _____

See the General Instructions and Marginal Rate Tables (below) for more information.

Line 2: Withhold Federal Income Tax of _____ % (Must be a whole number between 0% and 100%.)

Note: Unless a previous withholding election is in place or you indicate a different withholding amount above, your IRA custodian/trustee will withhold federal income tax at the 10% default rate. Generally, you can't choose less than 10% for payments delivered outside the U.S. and its possessions. Your election is valid until you change it.

Print Account Owner Name

Account Owner Signature

Date

2025 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See "**Suggestion for determining withholding**" below for more information on using this table.

Single or Married filing separately		Married filing jointly or Qualifying widow(er)		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.

General Instructions

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment from your individual retirement arrangement (IRA). See below for the rules and options for the payment. 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 election will generally apply to any future payment from the same IRA. Submit a new Form W-4R to change your election.

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. IRA distributions payable on demand are treated as nonperiodic payments. The default withholding rate may not be appropriate for your tax situation. You may enter "-0-" on Line 2 to have no federal income tax withheld. See the specific instructions section for more information. Generally, you can't elect to have federal income tax withheld at a rate of less than 10% (including "-0-") on any payments delivered outside the U.S. and its possessions.

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

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*.

Specific Instructions

Line 1b. For an estate, provide the estate's employer identification number (EIN) in the area reserved for "Social Security number."

Line 2

Enter a rate between 0 and 100 on Line 2. 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 (above) to help you select the appropriate withholding rate for this 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 tax rate on each additional dollar of income you receive above a particular income amount. Use the table to find a withholding rate for amounts above the total income level in the table.

For additional information about Form W-4R, such as legislation enacted after publication and examples, go to www.irs.gov/FormW4R.