

**MANHATTAN LIFE INSURANCE COMPANY
WESTERN UNITED LIFE ASSURANCE COMPANY**

Annuity Operations Office

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**STATE TAX
WITHHOLDING
INSTRUCTIONS**

IMPORTANT:

State tax withholding is based on your legal state of residence. If state tax withholding is required and not elected, we will withhold as required. If your resident state requires a whole dollar amount and you select a percentage, the amount withheld will be rounded up or down to accommodate this requirement.

This information is only a summary of our understanding and is not intended to provide any legal or tax advice. You should consult your personal tax advisor on any specific points that may be of importance to you. This information is subject to change without notice.

We will not withhold state taxes if the amount of withholding is less than \$10.00.

STATE SPECIFIC RULES:

AK, FL, NH, NV, PR, SD, TN, TX, WA, WY	No state tax provision.
, HI, ID, IL, KY, LA, MS, MO, NM, ND, OH, PA, RI, SC, UT, WI	State tax withholding is voluntary. If you choose to have state taxes withheld, select the "Withhold" option and enter a percentage or dollar amount.
CO, IN, MT, NJ, WV	State tax withholding is voluntary. If you choose to have state taxes withheld, select the "Withhold" option and enter a whole dollar amount only.
AL	State tax withholding is voluntary at a rate of 5%.
AZ	State tax withholding on periodic distributions is voluntary. There is no state tax provision for non-periodic distributions. If you choose to have state taxes withheld, contact our office for an Arizona Form A-4P to complete and return.
AR	State tax withholding is required on non-periodic distributions at a rate of 3% (except for eligible rollover distributions) unless you choose not to have state taxes withheld. State tax withholding on eligible rollover distributions is required at a rate of 5.00%.
CA	State tax withholding is required if federal taxes are withheld unless you choose to not withhold state taxes. Unless otherwise instructed, we will withhold the following percentage <i>of the amount withheld for federal</i> . CA = 10%, (e.g., if Fed W/H is 10%, CA = 1%; if Fed W/H is 20%, CA = 2%)
CT	State tax withholding is mandatory at a rate of 6.99% on lump sum distributions greater than \$5,000 or more than 50% of the contract value, whichever is less. All other non-periodic distributions will be withheld at 6.99% unless you choose not to have state taxes withheld. If you choose not to have state taxes withheld, contact our office for a Form CT-W4P to complete (select Option E) and return.
DE	State tax withholding is mandatory at a rate of 5% if federal tax withholding is mandatory unless you choose to not have state taxes withheld except for eligible rollover distributions.
DC	State tax withholding is required at a rate of 10.75% on qualified non-periodic distributions.
GA	State tax withholding is required on periodic distributions unless you choose to not have state taxes withheld. Tax withholding on non-periodic distributions is voluntary.

IA	State tax withholding is required at a rate of 5% if federal taxes are withheld unless you are an Eligible Taxpayer* and choose to not have state taxes withheld. If you choose not to have state taxes withheld, contact our office for a Form IA W-4P to complete and return. *An Eligible Taxpayer is a person who is 55 by 12/31 of the tax year; who is disabled; or is the Surviving Spouse, son, daughter, mother, or father of an annuitant who would have been 55 in the tax year.
KS	State tax withholding is mandatory at a rate of 5% if federal withholding is mandatory. If federal withholding is voluntary, state tax withholding is voluntary.
ME	State tax withholding is mandatory at a rate of 5% if federal taxes are withheld, unless you choose to not have state taxes withheld on periodic distributions (not optional on non-periodic distributions). If you choose not to have state taxes withheld, contact our office for a Form W-4ME to complete and return.
MD	State tax withholding is mandatory at a rate of 7.75% on eligible rollover distributions if federal taxes are withheld. On other distributions you may choose to have state taxes withheld by selecting the "Withhold" option and entering a whole dollar amount only.
MA	State tax withholding is mandatory at a rate of 5% if federal taxes are withheld.
MI	State tax withholding will be withheld at a rate of 4.25% from any IRA payment to an Owner or Beneficiary who was born after Dec. 31, 1945, unless you choose to not have state taxes withheld. If you choose not to have state taxes withheld, contact our office for a Form MI W-4P to complete and return.
MN	State tax withholding is mandatory at a rate of 6.25% unless you choose not to have state taxes withheld. If you choose not to have state taxes withheld, contact our office for a Form W-4MNP to complete and return.
NE	State withholding is mandatory at a rate of 5% if federal taxes are withheld.
NY	State tax withholding is required for annuity distributions payable over a period longer than one year. If you choose to have state taxes withheld on these periodic distributions, contact our office for a Form IT-2104-P to complete and return.
NC	State tax withholding is mandatory if federal withholding is mandatory; otherwise, state tax withholding is voluntary except for eligible rollover distributions. Non-periodic distributions are to be withheld at a rate of 4% unless you choose not to have taxes withheld. If you choose not to have state taxes withheld, contact our office for a Form NC-4P to complete and return.
OK	State tax withholding is mandatory if federal withholding is mandatory unless you choose to not withhold state taxes. Non-periodic distributions are to be withheld at a rate of 4.75% unless you choose not to have taxes withheld.
OR	State tax withholding is mandatory at a rate of 8% if federal taxes are withheld unless you choose to not have state taxes withheld.
VA	State tax withholding is mandatory at a rate of 4% for all non-IRA annuity payments if federal taxes are withheld. State tax withholding is not required if no federal taxes are withheld. Lump sum death payments are exempt from VA income tax
VT	State tax withholding is required if federal taxes are withheld unless you choose to not withhold state taxes. Unless otherwise instructed, we will withhold the following percentage of the amount withheld for federal. VT = 30% (e.g., if Fed W/H is 10%, VT = 3%; if Fed W/H is 20%, VT = 6%)