

WESTERN UNITED LIFE ASSURANCE COMPANY

MANHATTAN LIFE INSURANCE 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 a state withholding election is not made and state withholding is required, state tax will be withheld. In addition, 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 not intended to provide specific legal or tax advice. This information is subject to change without notice. You should consult your personal tax advisor on any specific points that may be of importance to you.

Please note: we will not withhold state taxes if the amount of withholding is less than \$10.00.

STATE SPECIFIC RULES:

Alaska, Florida, Nevada, New Hampshire, Puerto Rico, South Dakota, Tennessee, Texas, Washington, Wyoming

There is no state tax provision for these states.

Alabama, Hawaii, Idaho, Illinois, Kentucky, Louisiana, Minnesota, Mississippi, Missouri, New Mexico, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Utah, Wisconsin

State tax withholding is voluntary. If you elect to have state taxes withheld, select the "Withhold" option and enter a percentage or dollar amount.

Colorado, Indiana, Montana, New Jersey, West Virginia

State tax withholding is voluntary. If you elect to have state taxes withheld, select the "Withhold" option and **enter a whole dollar amount only.**

California, Vermont

State tax withholding is required if federal taxes are withheld, unless you elect not to have state taxes withheld. Unless otherwise instructed, we will withhold the following percentage *of the amount withheld for federal*. CA – 10%, VT – 24% (Example: Fed W/H 10% = CA 1%, VT 2.4%; Fed W/H 20% = CA 2%, VT 4.8%)

Arizona

There is no state tax provision for non-periodic distributions. Arizona state withholding on periodic payments is voluntary. If you choose to have state taxes withheld, please contact our office for an Arizona A-4P form to complete and return.

Arkansas

Arkansas state tax is required on non-periodic distributions at a rate of 3% (unless the payment is an eligible rollover distribution) unless you elect not to have state taxes withheld. State tax withholding on eligible rollover distributions is required at a rate of 5%.

Connecticut

State tax withholding is mandatory at a rate of 6.99% on lump sum distributions. All other distributions will be withheld at 6.99% unless you elect not to have state taxes withheld. If you choose to opt out of having taxes withheld, please contact our office for a CT-W4P form to complete (select option E) and return.

Delaware

Delaware state tax withholding is mandatory at a rate of 5% if federal withholding is mandatory, unless you elect not to have state taxes withheld.

District of Columbia

State tax withholding is required at a rate of 8.95% on Qualified non-periodic distributions.

STATE TAX WITHHOLDING INSTRUCTIONS

Georgia

Georgia state tax withholding is required from periodic payments unless you elect not to have state taxes withheld. Tax withholding on non-periodic withdrawals is voluntary.

Iowa

Iowa state withholding is required at a rate of 5% if federal taxes are withheld, unless you elect not to have state taxes withheld.

Kansas

Kansas state withholding is mandatory at a rate of 5% if federal withholding is mandatory. If federal withholding is voluntary, Kansas withholding is voluntary.

Maine

Maine state tax withholding is mandatory at a rate of 5% if federal taxes are withheld, unless you elect not to have state taxes withheld on periodic payments only (not optional on non-periodic payments). If you choose to opt out of having taxes withheld, please contact our office for a W-4ME form to complete and return.

Maryland

Maryland 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 elect to have state taxes withheld by selecting the "Withhold" option and entering a whole dollar amount only.

Massachusetts

Massachusetts state tax withholding is mandatory at a rate of 5.05% if federal taxes are withheld.

Michigan

Michigan 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 elect not to have state taxes withheld. If you choose to opt out of having taxes withheld, please contact our office for a MI W-4P form to complete and return.

Nebraska

State withholding is mandatory at a rate of 5% if federal taxes are withheld.

New York

New York state tax withholding is required for annuity payments payable over a period longer than one year. If you choose to have state taxes withheld on these periodic payments, please contact our office for a New York IT-2104-P form to complete and return.

North Carolina

North Carolina state tax withholding is mandatory if federal withholding is mandatory, otherwise state tax is voluntary. Non-periodic distributions are to be withheld at a rate of 4% unless you elect not to have taxes withheld. If you choose to opt out of having taxes withheld, please contact our office for a NC-4P form to complete and return.

Oklahoma

Oklahoma state tax withholding is mandatory if federal withholding is mandatory, otherwise state tax is voluntary. Non-periodic distributions are to be withheld at a rate of 5% unless you elect not to have taxes withheld.

Oregon

Oregon state tax withholding is mandatory at a rate of 8% if federal taxes are withheld, unless you elect not to have state taxes withheld.

Virginia

Virginia state withholding is mandatory at a rate of 4% for all non-IRA annuity payments if federal taxes are withheld. State withholding is not required if no federal taxes are withheld.
