

**CARPENTERS ANNUITY TRUST FUND  
FOR NORTHERN CALIFORNIA**

265 Hegenberger Rd, Suite 100, Oakland, CA 94621-1480  
Tel. (888) 547-2054 or (510) 633-0333 Fax (510) 633-0215



**INCREMENTAL CHANGE FORM  
Carpenters Annuity Trust Fund for Northern California**

|                            |               |                         |     |
|----------------------------|---------------|-------------------------|-----|
| NAME (Last, First, Middle) |               | CFAO ID# or SS# or UBC# |     |
| ADDRESS                    | CITY          | STATE                   | ZIP |
| PHONE #                    | EMAIL ADDRESS |                         |     |

Providing your email address for the receipt of mandatory disclosures is voluntary. If you provide your email address, mandatory disclosures will be sent via email.

**With regards to my application currently on file with the Carpenters Annuity Trust Fund, please change my incremental payment as follows:**

- I elect to have my Individual Account paid to me **in full at this time.**
- I elect to have a **one-time** payment of \$ \_\_\_\_\_ **now** from my account and have my **current installment payments continue as is.**
- I elect to have a **one-time** payment of \$ \_\_\_\_\_ **now and cancel my current installment payments** with the balance in my account remaining unpaid until I requalify to withdraw it.
- I elect to have a **one-time** payment of \$ \_\_\_\_\_ **now** and the **interest earned on my account paid to me four times a year** after each quarterly valuation of the Trust Fund.
- I elect to have **one-time** payment of \$ \_\_\_\_\_ **now** from my account and **MONTHLY installments** of \$ \_\_\_\_\_ **thereafter, until my account is depleted.**
- I elect to have a **one-time** payment of \$ \_\_\_\_\_ **now** from my account and **ANNUAL installments** of \$ \_\_\_\_\_ **thereafter, until my account is depleted.**
- I elect to have a **one-time** payment of \$ \_\_\_\_\_ **now** from my account and **monthly installments OVER A PERIOD OF \_\_\_\_\_ YEARS** or until my account balance is depleted, **whichever occurs first.**
- I elect to cancel my current installment payment arrangement. **I understand that my remaining balance will remain unpaid until I requalify to withdraw it.**

**If you currently have Direct Deposit set up, payments will be deposited to account on file.**

**For Rollover Options see page 2.**

I elect to rollover a **one-time** payment of \$\_\_\_\_\_ from my account to a Qualified Retirement Plan and have my **current installment payments continue as is**.  
**Please also complete the section below with the financial institution rollover information.**

I elect to rollover my **ENTIRE ACCOUNT BALANCE** to a Qualified Retirement Plan.  
**Please also complete the section below with rollover information and attach a copy of the eligible rollover request form issued by the receiving investment facility.**

- **Name of the receiving Investment Facility:** \_\_\_\_\_
- **Account #:** \_\_\_\_\_
- **Investment Facility Tax Identification Number:** \_\_\_\_\_
- **Investment Facility mailing address:**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**If the mailing information above is incomplete or incorrect, the benefit will be mailed to you (Plan Participant) for you to forward the payment to your eligible retirement plan within 60 days of receipt.**

If you have elected a rollover of all or part of your benefit, please read the following statement before signing the next page:

I acknowledge that the recipient of my rollover is a traditional Individual Retirement Account or eligible Retirement Plan that accepts rollovers.

I acknowledge that payment of my benefits to me or to the Trustee of the IRA or Qualified Retirement Plan will release the Trustees of the Carpenters Annuity Trust Fund for Northern California Plan from any further obligations or responsibilities with respect to the benefits so paid.

**Your dated signature is required below.**

*I understand that any remaining balance will be paid in a lump sum on the valuation date following my 72<sup>nd</sup> birthday. I also understand that if I terminate my request for installment payments at any time my balance will remain unpaid until I requalify to withdraw it.*

\_\_\_\_\_  
**Participant's Signature**

\_\_\_\_\_  
**Date**

**If your Spouse's consent is required**, they must sign below and **their DATED** signature **MUST** be notarized by a Notary Public.

\_\_\_\_\_  
**Spouse's Signature**

\_\_\_\_\_  
**Date**

**WITNESSING TRUST FUND REPRESENTATIVE:**

\_\_\_\_\_  
Printed Name and Signature of Trust Fund Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of verified Spouse

\_\_\_\_\_  
DOB of verified Spouse

\_\_\_\_\_  
Identification Provided

**NOTARY ACKNOWLEDGMENT: OR**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of \_\_\_\_\_

On \_\_\_\_\_ before me , \_\_\_\_\_, Notary Public,

Month/Day/Year

Here Insert Name of the Officer

personally appeared \_\_\_\_\_,

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_

Signature of Notary Public

Place Notary Seal Above

**Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions**

Department of the Treasury  
Internal Revenue Service

Give Form W-4R to the payer of your retirement payments.

**2026**

|   |           |                                  |
|---|-----------|----------------------------------|
| <b>1a</b> First name and middle initial | Last name | <b>1b</b> Social security number |
|---|-----------|----------------------------------|

Address \_\_\_\_\_

City or town, state, and ZIP code \_\_\_\_\_

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

|   |          |   |
|---|----------|---|
| <b>2</b> Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) . . . . . | <b>2</b> | % |
|---|----------|---|

|                  |   |                      |
|------------------|---|----------------------|
| <b>Sign Here</b> | _____<br><b>Your signature</b> (This form is not valid unless you sign it.) | _____<br><b>Date</b> |
|------------------|---|----------------------|

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic

payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. 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 choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**2026 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

| <b>Single or Married filing separately</b> |                                       | <b>Married filing jointly or Qualifying surviving spouse</b> |                                       | <b>Head of household</b>  |                                       |
|--|---------------------------------------|--|---------------------------------------|---------------------------|---------------------------------------|
| <i>Total income over—</i>                  | <b>Tax rate for every dollar more</b> | <i>Total income over—</i>                                    | <b>Tax rate for every dollar more</b> | <i>Total income over—</i> | <b>Tax rate for every dollar more</b> |
| \$0  | <b>0%</b>                             | \$0  | <b>0%</b>                             | \$0                       | <b>0%</b>                             |
| 16,100                                     | <b>10%</b>                            | 32,200   | <b>10%</b>                            | 24,150                    | <b>10%</b>                            |
| 28,500                                     | <b>12%</b>                            | 57,000   | <b>12%</b>                            | 41,850                    | <b>12%</b>                            |
| 66,500                                     | <b>22%</b>                            | 133,000  | <b>22%</b>                            | 91,600                    | <b>22%</b>                            |
| 121,800                                    | <b>24%</b>                            | 243,600  | <b>24%</b>                            | 129,850                   | <b>24%</b>                            |
| 217,875                                    | <b>32%</b>                            | 435,750  | <b>32%</b>                            | 225,900                   | <b>32%</b>                            |
| 272,325                                    | <b>35%</b>                            | 544,650  | <b>35%</b>                            | 280,350                   | <b>35%</b>                            |
| 656,700*                                   | <b>37%</b>                            | 800,900  | <b>37%</b>                            | 664,750                   | <b>37%</b>                            |

\* If married filing separately, use \$400,450 instead for this 37% rate.

## General Instructions (continued)

**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. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**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, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. 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 on page 1 to help you select the appropriate withholding rate for this payment or 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 rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the

corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19" on line 2.

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**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

**Withholding Certificate**  
**for Periodic Pension or Annuity Payments**  
 Give Form W-4P to the payer of your pension or annuity payments.

**2026**

|  |   |           |                            |
|--|---|-----------|----------------------------|
| <b>Step 1:</b><br><b>Enter Personal Information</b>  | (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<br><input type="checkbox"/> Married filing jointly or Qualifying surviving spouse<br><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.) |           |                            |
| <b>Caution:</b> 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. |   |           |                            |

**TIP:** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to determine the most accurate withholding for the rest of the year if you: are completing this form after the beginning of the year; expect to receive your payments only part of the year; or have changes during the year in your marital status, number of pensions/jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs or pension/annuity payments), deductions, or credits. Have your most recent payment statements/pay stubs from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.

**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](http://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](http://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.

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

|                                  |   |  |  |
|----------------------------------|---|--|--|
| <b>Step 4: Other Adjustments</b> | (a) <b>Other income (not from jobs or pension/annuity payments).</b> 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 . . . <b>4(a)</b> \$ _____<br>(b) <b>Deductions.</b> 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 . . . <b>4(b)</b> \$ _____<br>(c) <b>Extra withholding.</b> Enter any additional tax you want withheld from <b>each payment</b> . . . <b>4(c)</b> \$ _____ |  |  |
|----------------------------------|---|--|--|

|                |  |
|----------------|--|
| 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"/> |
|----------------|--|

|                          |   |                      |
|--------------------------|---|----------------------|
| <b>Step 5: Sign Here</b> | _____<br><b>Your signature</b> (This form is not valid unless you sign it.) | _____<br><b>Date</b> |
|--------------------------|---|----------------------|

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to [www.irs.gov/FormW4P](http://www.irs.gov/FormW4P).

**Purpose of form.** Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don't use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Choosing not to have income tax withheld.** You can choose not to have federal income tax withheld from your payments by checking the box in the *No withholding* section. Then, complete Steps 1(a), 1(b), and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its territories.

**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. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

**When to use the estimator.** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) if you:

1. Are submitting this form after the beginning of the year;
2. Have social security, dividend, capital gain, or business income, or are subject to the Additional Medicare Tax or Net Investment Income Tax;
3. Receive these payments or pension and annuity payments for only part of the year; or
4. Have changes during the year in your marital status, number of pensions/jobs for you (and/or your spouse if married filing jointly), number of dependents, or changes in your deductions or credits.

**TIP:** Have your most recent payment statements/pay stubs from this year available when using the estimator to account for federal income tax that has already been withheld this year. At the beginning of next year, use the estimator again to recheck your withholding.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to figure the amount to have withheld.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4P. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, check the box in the *No withholding*

section. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

Submit a **separate Form W-4P** for each pension, annuity, or other periodic payments you receive.

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2(b).

**Example 1.** Taylor, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Taylor also has a job that pays \$25,000 a year. Taylor has no other pensions or annuities. Taylor will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Taylor also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), then she will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). She will make no entries in Step 4(a) on this Form W-4P.

**Example 2.** Casey, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Casey does not have a job, but receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Casey will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Casey also has \$1,000 of interest income, then he will enter \$1,000 in Step 4(a) of this Form W-4P.

**Example 3.** Sam, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Sam does not have a job, but receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Sam will not enter any amounts in Step 2.

If Sam also has \$1,000 of interest income, she won't enter that amount on this Form W-4P because she entered the \$1,000 on the Form W-4P for the higher paying \$75,000 pension.

**Example 4.** Alex, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Alex also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Alex will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Alex also has \$1,000 of interest income, which he entered on Form W-4, Step 4(a), he will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). He will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.



**Multiple sources of pensions/annuities or jobs.** If you (or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b) on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for **only** the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/annuities.



**Social security number and other requirements for credits and deductions.** You (and/or your spouse if married filing jointly) must have the required social security number to claim certain credits and deductions. For additional eligibility requirements for these credits and deductions, see Pub. 501, Dependents, Standard Deduction, and Filing Information.

## Specific Instructions *(continued)*

**Step 3.** This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative.

For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

### Step 4.

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won't have to make estimated tax payments for

that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 17, if you expect to claim deductions other than the basic standard deduction on your 2026 tax return and want to reduce your withholding to account for these deductions. This includes itemized deductions, the additional standard deduction for those 65 and over, and other deductions such as for qualified tips, overtime compensation, and passenger vehicle loan interest; student loan interest; IRAs; and seniors.

**Step 4(c).** Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe when you file your tax return.

**Note:** If you don't give Form W-4P to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request federal income tax withholding from pension or annuity payments based on your filing status and adjustments; (b) request additional federal income tax withholding from your pension or annuity payments; (c) choose not to have federal income tax withheld, when permitted; or (d) change a previous Form W-4P. To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may

also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

Step 4(b)—Deductions Worksheet (Keep for your records.)



See the Instructions for Schedule 1-A (Form 1040) for more information about whether you qualify for the deductions on lines 1a, 1b, 1c, 3a, and 3b.

|           |   |                    |
|-----------|---|--------------------|
| <b>1</b>  | Deductions for qualified tips, overtime compensation, and passenger vehicle loan interest.  |                    |
| <b>a</b>  | <b>Qualified tips.</b> If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified tips up to \$25,000 . . . . .   | <b>1a</b> \$ _____ |
| <b>b</b>  | <b>Qualified overtime compensation.</b> If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified overtime compensation up to \$12,500 (\$25,000 if married filing jointly) of the “and-a-half” portion of time-and-a-half compensation . . . . .  | <b>1b</b> \$ _____ |
| <b>c</b>  | <b>Qualified passenger vehicle loan interest.</b> If your total income is less than \$100,000 (\$200,000 if married filing jointly), enter an estimate of your qualified passenger vehicle loan interest up to \$10,000 . . . . .   | <b>1c</b> \$ _____ |
| <b>2</b>  | Add lines 1a, 1b, and 1c. Enter the result here . . . . .   | <b>2</b> \$ _____  |
| <b>3</b>  | <b>Seniors age 65 or older.</b> If your total income is less than \$75,000 (\$150,000 if married filing jointly):   |                    |
| <b>a</b>  | Enter \$6,000 if you are age 65 or older before the end of the year . . . . .   | <b>3a</b> \$ _____ |
| <b>b</b>  | Enter \$6,000 if your spouse is age 65 or older before the end of the year and has a social security number valid for employment . . . . .  | <b>3b</b> \$ _____ |
| <b>4</b>  | Add lines 3a and 3b. Enter the result here . . . . .  | <b>4</b> \$ _____  |
| <b>5</b>  | Enter an estimate of your student loan interest, deductible IRA contributions, educator expenses, alimony paid, and certain other adjustments from Schedule 1 (Form 1040), Part II. See Pub. 505 for more information . . . . .   | <b>5</b> \$ _____  |
| <b>6</b>  | <b>Itemized deductions.</b> Enter an estimate of your 2026 itemized deductions from Schedule A (Form 1040). Such deductions may include qualifying:   |                    |
| <b>a</b>  | <b>Medical and dental expenses.</b> Enter expenses in excess of 7.5% (0.075) of your total income . . . . .   | <b>6a</b> \$ _____ |
| <b>b</b>  | <b>State and local taxes.</b> If your total income is less than \$505,000 (\$252,500 if married filing separately), enter state and local taxes paid up to \$40,400 (\$20,200 if married filing separately) . . . . .   | <b>6b</b> \$ _____ |
| <b>c</b>  | <b>Home mortgage interest.</b> If your mortgage indebtedness is less than \$750,000 (\$375,000 if married filing separately), enter your home mortgage interest expense (including mortgage insurance premiums) . . . . .   | <b>6c</b> \$ _____ |
| <b>d</b>  | <b>Gifts to charities.</b> Enter contributions in excess of 0.5% (0.005) of your total income . . . . .   | <b>6d</b> \$ _____ |
| <b>e</b>  | <b>Other itemized deductions.</b> Enter the amount for other itemized deductions . . . . .  | <b>6e</b> \$ _____ |
| <b>7</b>  | Add lines 6a, 6b, 6c, 6d, and 6e. Enter the result here . . . . .   | <b>7</b> \$ _____  |
| <b>8</b>  | <b>Limitation on itemized deductions.</b>   |                    |
| <b>a</b>  | Enter your total income . . . . .   | <b>8a</b> \$ _____ |
| <b>b</b>  | Subtract line 4 from line 8a. If line 4 is greater than line 8a, enter -0- here and on line 10. Skip line 9 . . . . .   | <b>8b</b> \$ _____ |
| <b>9</b>  | Enter: $\left\{ \begin{array}{l} \bullet \$768,700 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$640,600 \text{ if you're single or head of household} \\ \bullet \$384,350 \text{ if you're married filing separately} \end{array} \right\}$ . . . . .  | <b>9</b> \$ _____  |
| <b>10</b> | If line 9 is greater than line 8b, enter the amount from line 7. Otherwise, multiply line 7 by 94% (0.94) and enter the result here . . . . .   | <b>10</b> \$ _____ |
| <b>11</b> | <b>Standard deduction.</b>  |                    |
| Enter:    | $\left\{ \begin{array}{l} \bullet \$32,200 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$24,150 \text{ if you're head of household} \\ \bullet \$16,100 \text{ if you're single or married filing separately} \end{array} \right\}$ . . . . .  | <b>11</b> \$ _____ |
| <b>12</b> | <b>Additional standard deduction.</b> If you (or your spouse) are 65 or older.  |                    |
| Enter:    | $\left\{ \begin{array}{l} \bullet \$2,050 \text{ if you're single or head of household} \\ \bullet \$1,650 \text{ if you're married filing separately} \\ \bullet \$1,650 \text{ if you're a qualifying surviving spouse or you're married filing jointly and one of you is under age 65} \\ \bullet \$3,300 \text{ if you're married filing jointly and both of you are age 65 or older} \end{array} \right\}$ . . . . . | <b>12</b> \$ _____ |
| <b>13</b> | <b>Cash gifts to charities.</b> If you take the standard deduction, enter cash contributions up to \$1,000 (\$2,000 if married filing jointly) . . . . .  | <b>13</b> \$ _____ |
| <b>14</b> | Add lines 12 and 13. Enter the result here . . . . .  | <b>14</b> \$ _____ |
| <b>15</b> | Add lines 11 and 14. Enter the result here . . . . .  | <b>15</b> \$ _____ |
| <b>16</b> | If line 10 is greater than line 15, subtract line 11 from line 10 and enter the result here. If line 15 is greater than line 10, enter the amount from line 14 . . . . .  | <b>16</b> \$ _____ |
| <b>17</b> | Add lines 2, 4, 5, and 16. Enter the result here and in Step 4(b) of Form W-4P . . . . .  | <b>17</b> \$ _____ |



# Withholding Certificate for Pension or Annuity Payments

|   |   |
|---|---|
| First, Middle, Last Name                        | Social Security Number  |
| Home Address (Number and Street or Rural Route) | Claim or Identification Number (if any) of Your Pension or Annuity Contract |
| City State ZIP Code                             |   |

Complete the applicable lines:

- I elect not to have income tax withheld from my pension or annuity. (Do not complete lines 2, 3, or 4.)
- I want my withholding from each pension or annuity payment to be calculated using the filing status and number of allowances shown below:
  - Filing Status:  Single or Married (with two or more incomes)  Married (one income)  Head of Household
  - Number of allowances you are claiming from the Regular Withholding Allowances (Worksheet A). ▶ 2b \_\_\_\_\_
  - Number of allowances from the Estimated Deductions (Worksheet B). ▶ 2c \_\_\_\_\_
  - Total Number of Allowances you are claiming. ▶ 2d \_\_\_\_\_
- I want the following additional amount withheld from each pension or annuity payment (Worksheet C).  
**Note:** You cannot enter an amount here without entering the number (including zero) of allowances on line 2d above. ▶ \$ \_\_\_\_\_
- I want this amount withheld from each pension or annuity payment. (Do not complete lines 1, 2, or 3.) ▶ \$ \_\_\_\_\_

Your Signature ▶ \_\_\_\_\_

Date ▶ \_\_\_\_\_

**Cut Here**

Give the top part of this form to your pension payer or annuity. Keep the lower part for your records.

**Note: Unless you elect otherwise, state law requires that California Personal Income Tax (PIT) be withheld from payments of pensions and annuities.**

This form DE 4P allows you to:

- Claim a different number of allowances for California PIT withholding than for federal income tax withholding.
- Elect not to have California PIT withheld from your periodic, or nonperiodic, pension or annuity payments.
- Elect to have California PIT withheld on periodic or nonperiodic payments based on:
  - The filing status and number of allowances specified.
  - A designated dollar amount.
- Update the DE 4P previously filed.

**Withholding from Pensions and Annuities:** Generally, withholding applies to payments made from pension, profit-sharing, stock bonus, annuity, and certain deferred compensation plans, from Individual Retirement Arrangements (IRA), and from commercial annuities. Withholding also applies to property other than cash distributed.

In compliance with federal law, California PIT is not to be withheld from pension recipients who reside outside of California.

Periodic and nonperiodic payments from all the items above are treated as wages for the purpose of withholding.

A periodic payment is both:

- Included in your income for tax purposes.
- Received in installments at regular intervals over a period of more than one full year from the pension or annuity's starting date. The intervals can be annual, quarterly, monthly, etc.

For example, if you receive a monthly pension or annuity payment and will continue to receive payments for more than a year, the payments are periodic. However, distributions from an IRA that are payable upon demand are treated as nonperiodic payments.

There are some kinds of periodic and nonperiodic payments that do not require a DE 4P since they are already defined as wages subject to PIT withholding. Your payer should be able to tell you whether a DE 4P is required.

Your certificate is usually effective 30 days after you file the form. The certificate stays in effect until you change or revoke it.

**Methods of Withholding:** The payer can use one of the following three methods:

- An amount determined by using the California withholding schedules. Payee completes line 2 and if applicable line 3 above.
- A dollar amount that you designate. Payee completes line 4 above.

- (3) Ten percent of the federal withholding amount computed pursuant to section 3405 of the Internal Revenue Code ([law.cornell.edu/uscode/text/26/3405](http://www.law.cornell.edu/uscode/text/26/3405)). Payee completes line 4 above.

**Completing the Form:** Fill in your full name, home address, Social Security number, and the identification number (if any) of the pension or annuity.

**Line 1, Exemption from Withholding:** Check this box if you do not want any PIT withheld from your payment. You do not need a reason for claiming the exemption from withholding.

**Caution:** Remember that there are penalties for not paying enough tax during the year, either through withholding or estimated tax payments. You may be able to avoid paying quarterly estimated tax to the Franchise Tax Board (FTB) by having enough tax withheld from your pension or annuity using the DE 4P.

**Revoking the Exemption from Withholding:** If you want to revoke your previously filed exemption from withholding for periodic and nonperiodic payments, file another DE 4P completing lines 2, 3, or 4.

**Line 2, Withholding Based on Specified Withholding Allowances:**

If you want withholding to be calculated based on a specified filing status and number of allowances, check the filing status box you want and write the number of allowances on line 2. The worksheets accompanying this form may be used to figure out your withholding allowance.

**Line 3, Multiple Pensions or More than One Income:** Indicate additional amount to be withheld from each payment. You may use Worksheet C, accompanying this form, to determine the additional amount.

**Line 4, Withholding a Designated Dollar Amount:** Indicate dollar amount you want withheld on this line instead of claiming withholding allowances.

## Instructions — 1 — Allowances\*

When determining your withholding allowances, you must consider your personal situation:

- Do you claim allowances for dependents or blindness?
- Will you itemize your deductions?
- Do you have more than one income coming into the household?

If you have a working spouse, more than one job or income, it is best to figure the total number of allowances you are entitled to claim on all jobs using the worksheets from only one DE 4P. Allowances can then be claimed with one payer only or split among payers.

### Worksheet A

### Regular Withholding Allowances

- |  |           |
|--|-----------|
| A) Allowance for yourself – enter 1.   | (A) _____ |
| B) Allowance for your spouse (if not separately claimed by your spouse) – enter 1.             | (B) _____ |
| C) Allowance for blindness – yourself – enter 1.   | (C) _____ |
| D) Allowance for blindness – your spouse (if not separately claimed by your spouse) – enter 1. | (D) _____ |
| E) Allowances for dependents – do not include yourself or your spouse.                         | (E) _____ |
| F) Total – add lines (A) through (E) above and enter on line 2b of the DE 4P.                  | (F) _____ |

## Instructions — 2 — Additional Withholding Allowances

If you expect to itemize deductions on your California income tax return, you can claim additional withholding allowances. Use Worksheet B to determine whether your expected estimated deductions may entitle you to claim one or more additional withholding allowances. Use last year's FTB Form 540 as a model to calculate this year's withholding amounts.

You may reduce the amount of tax withheld from your wages by claiming one additional withholding allowance for each \$1,000, or fraction of \$1,000, by which you expect your estimated deductions for the year to exceed your allowable standard deduction.

### Worksheet B

### Estimated Deductions

- |  |              |
|--|--------------|
| 1. Enter an estimate of your itemized deductions for California taxes for this tax year as listed in the schedules in the FTB Form 540.  | 1. \$ _____  |
| 2. Enter \$11,412 if unmarried head of household or qualifying widow(er) with dependents.<br>\$11,412 if married filing jointly with two or more allowances.<br>\$5,706 if single, dual income, married, or married with multiple employers.<br>\$5,706 if married filing separately or married with "0" or "1" allowance. | 2. \$ _____  |
| 3. Subtract line 2 from line 1, enter difference.  | 3. \$ _____  |
| 4. Enter an estimate of your adjustments to income (alimony payments, IRA deposits).   | 4. \$ _____  |
| 5. Add line 4 to line 3 and enter the sum.   | 5. \$ _____  |
| 6. Enter an estimate of your nonwage income (dividends, interest income, alimony receipts).  | 6. \$ _____  |
| 7. If line 5 is greater than line 6 (if less, skip to line 9), subtract line 6 from line 5 and, enter the difference.  | 7. \$ _____  |
| 8. Divide the amount on line 7 by \$1,000, round any fraction to the nearest whole number.<br>Enter this number on line 2c of the DE 4P. Complete Worksheet C, if needed.  | 8. \$ _____  |
| 9. If line 6 is greater than line 5,<br>enter amount from line 6 (nonwage income).   | 9. \$ _____  |
| 10. Enter amount from line 5 (deductions).   | 10. \$ _____ |
| 11. Subtract line 10 from line 9, enter difference.  | 11. \$ _____ |

### Complete Worksheet C

\*Wages paid to registered domestic partners will be treated the same for state income tax purposes as wages paid to spouses for California PIT withholding and PIT wages. This law does not impact federal income tax law. A registered domestic partner means an individual partner in a domestic partner relationship within the meaning of section 297 of the [Family Code](http://leginfo.ca.gov/faces/codes.xhtml) (leginfo.legislature.ca.gov/faces/codes.xhtml). For more information, call our Taxpayer Assistance Center at 1-888-745-3886.

**Worksheet C Tax Withholding and Estimated Tax**

1. Enter estimate of total wages for tax year 2026. 1. \$ \_\_\_\_\_
2. Enter estimate of nonwage income from line 6 of Worksheet B. 2. \$ \_\_\_\_\_
3. Add line 1 and line 2 and enter the sum. 3. \$ \_\_\_\_\_
4. Enter itemized deductions or standard deduction from line 1 or 2 of Worksheet B, whichever is largest. 4. \$ \_\_\_\_\_
5. Enter adjustments to income from line 4 of Worksheet B. 5. \$ \_\_\_\_\_
6. Add line 4 and line 5 and enter the sum. 6. \$ \_\_\_\_\_
7. Subtract line 6 from line 3 and enter the difference. 7. \$ \_\_\_\_\_
8. Figure your tax liability for the amount on line 7 by using the 2026 tax rate schedules below. 8. \$ \_\_\_\_\_
9. Enter personal exemptions from line F of Worksheet A x \$168.30. 9. \$ \_\_\_\_\_
10. Subtract line 9 from line 8 and enter the difference. 10. \$ \_\_\_\_\_
11. Enter any tax credits. (See FTB Form 540) 11. \$ \_\_\_\_\_
12. Subtract line 11 from line 10 and enter the difference. This is your total estimated tax liability. 12. \$ \_\_\_\_\_
13. Calculate the tax withheld and estimated to be withheld during 2026. Contact the payer to request the amount that will be withheld on your wages based on the tax filing status and number of withholding allowances you will claim for 2026. Multiply the estimated amount to be withheld by the number of pay periods left in the year. Add the total to the amount already withheld for 2026. 13. \$ \_\_\_\_\_
14. Subtract line 13 from line 12. Enter difference. If this is less than zero, you do not need additional taxes withheld. 14. \$ \_\_\_\_\_
15. Divide line 14 by the number of pay periods remaining in the year and enter the figure on line 3 of the DE 4P. 15. \$ \_\_\_\_\_

**Note:** Your payer is not required to withhold the additional amount requested on line 3 of your DE 4P. If your payer does not agree to withhold the additional amount, you may increase your withholdings as much as possible by using the "single" status with "zero" allowances. If the amount withheld still results in an underpayment of state income taxes, you may need to file quarterly estimates on Form 540-ES with the FTB to avoid a penalty.

**These Tables are for Calculating Worksheet C and for 2026 Only**

**Single Persons, Dual Income  
Married or Married with Multiple Employers**

| If The Taxable Income Is |              | Computed Tax Is   |             |              |
|--------------------------|--------------|-------------------|-------------|--------------|
| Over                     | But Not Over | Of Amount Over... |             | Plus         |
| \$0                      | \$11,079     | 1.100%            | \$0         | \$0.00       |
| \$11,079                 | \$26,264     | 2.200%            | \$11,079    | \$121.87     |
| \$26,264                 | \$41,452     | 4.400%            | \$26,264    | \$455.94     |
| \$41,452                 | \$57,542     | 6.600%            | \$41,452    | \$1,124.21   |
| \$57,542                 | \$72,724     | 8.800%            | \$57,542    | \$2,186.15   |
| \$72,724                 | \$371,479    | 10.230%           | \$72,724    | \$3,522.17   |
| \$371,479                | \$445,771    | 11.330%           | \$371,479   | \$34,084.81  |
| \$445,771                | \$742,953    | 12.430%           | \$445,771   | \$42,502.09  |
| \$742,953                | \$1,000,000  | 13.530%           | \$742,953   | \$79,441.81  |
| \$1,000,000              | and over     | 14.630%           | \$1,000,000 | \$114,220.27 |

**Married Persons**

| If The Taxable Income Is |              | Computed Tax Is   |             |              |
|--------------------------|--------------|-------------------|-------------|--------------|
| Over                     | But Not Over | Of Amount Over... |             | Plus         |
| \$0                      | \$22,158     | 1.100%            | \$0         | \$0.00       |
| \$22,158                 | \$52,528     | 2.200%            | \$22,158    | \$243.74     |
| \$52,528                 | \$82,904     | 4.400%            | \$52,528    | \$911.88     |
| \$82,904                 | \$115,084    | 6.600%            | \$82,904    | \$2,248.42   |
| \$115,084                | \$145,448    | 8.800%            | \$115,084   | \$4,372.30   |
| \$145,448                | \$742,958    | 10.230%           | \$145,448   | \$7,044.33   |
| \$742,958                | \$891,542    | 11.330%           | \$742,958   | \$68,169.60  |
| \$891,542                | \$1,000,000  | 12.430%           | \$891,542   | \$85,004.17  |
| \$1,000,000              | \$1,485,906  | 13.530%           | \$1,000,000 | \$98,485.50  |
| \$1,485,906              | and over     | 14.630%           | \$1,485,906 | \$164,228.58 |

**Unmarried Head of Household**

| If The Taxable Income Is |              | Computed Tax Is   |             |              |
|--------------------------|--------------|-------------------|-------------|--------------|
| Over                     | But Not Over | Of Amount Over... |             | Plus         |
| \$0                      | \$22,173     | 1.100%            | \$0         | \$0.00       |
| \$22,173                 | \$52,530     | 2.200%            | \$22,173    | \$243.90     |
| \$52,530                 | \$67,716     | 4.400%            | \$52,530    | \$911.75     |
| \$67,716                 | \$83,805     | 6.600%            | \$67,716    | \$1,579.93   |
| \$83,805                 | \$98,990     | 8.800%            | \$83,805    | \$2,641.80   |
| \$98,990                 | \$505,208    | 10.230%           | \$98,990    | \$3,978.08   |
| \$505,208                | \$606,251    | 11.330%           | \$505,208   | \$45,534.18  |
| \$606,251                | \$1,000,000  | 12.430%           | \$606,251   | \$56,982.35  |
| \$1,000,000              | \$1,010,417  | 13.530%           | \$1,010,417 | \$105,925.35 |
| \$1,010,417              | and over     | 14.630%           | \$1,010,417 | \$107,334.77 |

**If you need more detailed information, see the instructions that came with your last California resident income tax return or call the FTB:**

**If you are calling from within the United States**  
 1-800-852-5711 (Voice)  
 1-800-822-6268 (TTY)

**If you are calling from outside the United States**  
 1-916-845-6500 (Not Toll Free)

The DE 4P information is collected for purposes of administering the PIT law, and under the authority of [Title 22, California Code of Regulations](http://govt.westlaw.com/calregs/Search/Index) (govt.westlaw.com/calregs/Search/Index), section 4340-1, and the [California Revenue and Taxation Code](http://leginfo.legislature.ca.gov/faces/codes.xhtml) (leginfo.legislature.ca.gov/faces/codes.xhtml), including section 18624. The Information Practices Act of 1977 requires that individuals be notified of how information they provide may be used. Further information is contained in the instructions that came with your last California resident income tax return.

### Example for Worksheet C for the Year 2026

Payee estimates pension income to be \$1,500 a month and is claiming the standard deduction, and single, with one withholding allowance.

- |   |                        |
|---|------------------------|
| 1. Estimate annualized income (\$1,500 a month x 12 months). Enter on line 1.   | 1. \$ 18,000.00        |
| 2. Estimated nonwage income.  | 2. \$ 8,000.00         |
| 3. Add lines 1 and 2 and enter total on line 3.   | 3. \$ 26,000.00        |
| 4. Enter amount for single from line 2 of Worksheet B.  | 4. \$ 5,706.00         |
| 5. Enter adjustments to income shown on line 4 of Worksheet B.  | 5. \$ 0.00             |
| 6. Enter sum of lines 4 and 5.  | 6. \$ 5,706.00         |
| 7. Subtract line 6 from line 3 and enter difference on line 7.  | 7. \$ 20,294.00        |
| 8. Compute the tax liability for the amount on line 7.  |                        |
| Use the 2026 tables for single from Worksheet C under the entry covering \$20,294 (over \$11,079 but not over \$26,264).  |                        |
| Compute 2.200% of the amount over \$11,079  |                        |
| ([\$20,294 – \$11,079] x 0.022 = \$202.73).   | \$ 202.73              |
| Additional + tax amount.  | <u>\$ 121.87</u>       |
| Enter the total on line 13.   | Total <u>\$ 324.60</u> |
| 8. \$ 324.60  |                        |
| 9. Enter the amount for one personal exemption on line 9 (1 x \$168.30).  | 9. \$ 168.30           |
| 10. Subtract line 9 from line 8 and enter the difference on line 10.  | 10. \$ 156.30          |
| 11. Enter any tax credits that will be allowed for 2026 (see FTB Form 540).   | 11. \$ 0.00            |
| 12. Subtract line 11 from line 10 and enter the difference on line 12. This is your total estimated tax liability.  | 12. \$ 156.30          |
| 13. Calculate the tax withheld and estimated to be withheld during 2026.  |                        |
| 14. Withholding on the pension of \$1,500 a month claiming single with one withholding allowance based on the California withholding schedule for 2026 is \$0.00 x 12 = \$0.00. Enter that amount on line 13. | 13. \$ 0.00            |
| 15. Subtract line 13 from line 12. Enter difference on line 14.   | 14. \$ 156.30          |
| 16. Divide line 14 by the number of pay periods remaining in the year.<br>(\$156.30 ÷ 12 = \$13.02)   | 15. \$ 13.02           |

Enter \$13.02 on line 3 of the DE 4P.