



State Tax Withholding
As of 1/2024

Some states require state tax withholding on retirement accounts. Please refer to the chart below to determine if your state of residence requires withholding. In general, state withholding requirements do not apply to Roth IRAs. The information in this chart is our interpretation of state requirements as of January 1, 2024. States may change their requirements at any time.

State of Residence	State Income Tax Withholding Information
	State income tax withholding is required when federal withholding applies:
DC	11% of the distribution amount if a total distribution is taken
IA-no pennies	5% of the distribution amount
KS	5% of the distribution amount
ME	5% of the distribution amount
MA	5% of the distribution amount
MI	4.25% if born in 1946 or after, (weather or not federal withholding applies) unless you complete Form MI-W4P
MS	5% of the distribution amount if an early distribution is taken
NE	5% of the distribution amount
OK-no pennies	5% of the distribution amount
VA	4% of the distribution amount if it is a 403(b)
VT	30% of the federal withholding amount
	State income tax withholding is required, unless you instruct us not to withhold:
AR	3% of the distribution amount, but 5% for 403(b) unless you must complete Form AR-4P
CA	10% of the federal withholding amount
CT	6.99% (weather or not federal withholding applies) unless you complete Form CT-W4P
DE	5% of the distribution amount
MN	6.25% unless you complete form W-4MNP to elect no state tax with federal tax withholding
NC-no pennies	4% of the distribution amount unless you complete Form NC-4P
OR	8% of the distribution amount unless you complete Form OR-W-4
	Voluntary:
AL, AZ, CO, DE, GA, ID, IL, IN, KY, LA, MD, MO, MT, OH, NJ, NM, NY, PA, RI, SC, UT, WV, WI	State income tax will be withheld if you instruct us to withhold and it is at least \$200.
AK, FL, HI, NV, NH, ND, PR, SD, TN, TX, WA, WY	No state income tax will be withheld for residents of these states