



## State Tax Withholding As of 1/2026

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, 2026. States may change their requirements at any time.

State of Residence	State Income Tax Withholding Information
	<b>State income tax withholding is required when federal withholding applies:</b>
IA-no pennies	3.8% of the distribution amount
KS	5% of the distribution amount only if tax is over \$200
ME	5% of the distribution amount
MA	5% of the distribution amount
MI	4.25% if born in 1946 or after, (whether or not federal withholding applies) unless you complete Form MI-W4P
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
	<b>State income tax withholding is required, unless you instruct us not to withhold:</b>
AR	3% of the distribution amount if tax is over \$200, but 5% for 403(b) unless you complete Form AR-4P
CA	10% of the federal withholding amount
CT	6.99% (whether or not federal withholding applies) unless you complete Form CT-W4P
DC	10.75% of the distribution amount if a total distribution is taken
DE	5% of the distribution amount
MN	6.25% unless you complete form W-4MNP to elect no state tax with federal tax withholding
MS	4.4% of the distribution amount if an early distribution is taken
NC-no pennies	4% of the distribution amount unless you complete Form NC-4P if tax is over \$200
OR	8% of the distribution amount
	<b>Voluntary:</b>
AL, AZ, CO, DE, GA, ID, IL, IN, KY, LA, MD, MO, MT, OH, NJ, NM, NY, PA, RI, SC, UT, WV, WI	<b>State income tax will be withheld if you instruct us to withhold and it is at least \$200.</b>
AK, FL, HI, NV, NH, ND, PR, SD, TN, TX, WA, WY	<b>No state income tax will be withheld for residents of these states</b>