

**Application for a Retirement Annuity – Coordinated Plan**

**INSTRUCTIONS:** Please print in ink. Complete the entire form. Include a copy of your birth certificate.

Section A – General Information		
Name	Birth Date	
Street Address	Social Security #	
City, State, & Zip Code	Home Phone	
Email Address	Official Resignation Date	Pension Date
Are you currently married? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Widowed Have you ever been involved in a marriage dissolution? <input type="checkbox"/> No <input type="checkbox"/> Yes: During or after my SPPS employment. Please provide a copy of the full court-signed decree. <input type="checkbox"/> Yes: But, prior to my SPPS employment. No decree required.		
I also have retirement service credit with the following Minnesota public retirement fund(s) <input type="checkbox"/> NONE and will make timely application to them if I wish to receive a combined service benefit: <input type="checkbox"/> Minnesota Teachers Retirement Association (TRA) <input type="checkbox"/> Public Employees Retirement Association (PERA) <input type="checkbox"/> Minnesota State Retirement System (MSRS)		
<i>Pension date: 1<sup>st</sup> or 16<sup>th</sup> of the month, at least one day after resignation.</i>		

**Section B – Annuity Plan Selection (Select only one option.)**

**I herein make the following irrevocable selection for a monthly lifetime retirement benefit, subject to notarized spousal signature in Section F:**

- C-1 Member Life Only** – Payable to you for life. All payments cease upon your death.
- C-2 Guaranteed Refund** – Payable to you for life with the guarantee that an amount equal to any remaining balance of your accumulated contributions will be payable to your designated beneficiary upon your death. If no designated beneficiary survives you, any remaining balance of accumulated contributions will be paid in a lump sum to your estate.
- C-3 15-year Certain** – Payable to you for life. If you die before receiving payments for the 15-year guaranteed period, payments will be made to your designated beneficiary for the remainder of the 15-year period. If no designated beneficiary survives you, any remaining guaranteed payments will be commuted and paid in a lump sum to your estate.
- C-4 100% Joint and Survivor** – Payable to you for life. Upon your death, your joint annuitant will receive the same amount of your annuity for life. If your joint annuitant predeceases you, your payments will be increased to the option C-1 Member Life Only annuity amount for the remainder of your life. You must notify us of the joint annuitant's death.
- C-5 50% Joint and Survivor** – Payable to you for life. Upon your death, your joint annuitant will receive half the amount of your annuity for life. If your joint annuitant predeceases you, your payments will be increased to the option C-1 Member Life Only annuity amount for the remainder of your life. You must notify us of the joint annuitant's death.
- Supplemental Needs Trust** – Choose this option if you wish your beneficiary to be the Primary Trust Beneficiary of a Supplemental Needs Trust. Attach necessary documentation.

**Section C – Acceleration/Deceleration Selection**

**I elect to receive the following type of annuity: (Select one option.)**

- Normal: Annuity payment not changed through acceleration/deceleration.
- Accelerated/Decelerated: Annuity payment amount accelerated (increased) from retirement date to age 65, then decelerated (decreased) for future payments.

**OVER →**

**Section D – Beneficiary Designation (for C-2 Option or C-3 Option Only)**

In the case of my death after retirement benefits commence, if I have chosen the C-2 or C-3 option, any further benefit payable under the C-2 or C-3 option should be made in equal shares unless otherwise indicated to:

Beneficiary Name(s)	Date of Birth	Address	Relationship

Further designations may be attached on a separate sheet of paper. This designation supercedes any previous beneficiary designation. Designations of beneficiary may be replaced at a later date by completing a new Designation of Beneficiary form.

**Section E – Spousal Information for C-4 or C-5 Joint & Survivor Options**

Please include copies of spouse’s birth certificate and your marriage certificate.

Spouse Name	Spouse Birth Date	Spouse Social Security #

**Section F – Spousal Notification**

I hereby affirm that I have been notified by my spouse of the annuity election designated on this form. I further affirm that I understand what this election means for me in the event of my spouse’s death, that state law (Minn.Stat. §356.46) requires payment of at least a 50% joint and survivor benefit without my signature, and that **SPTRFA policy** requires spousal signature for **all** benefit options.

\_\_\_\_\_  
Spouse Signature

\_\_\_\_\_  
Date

**Notary Public:**

Notary Stamp

- OR -

Notary Data

Sworn to before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 20 \_\_\_\_\_



\_\_\_\_\_  
County

\_\_\_\_\_  
State

\_\_\_\_\_  
My Commission Expires

\_\_\_\_\_  
Notary Signature

**Section G – Member Signature**

I have received and reviewed a description and explanation of the available St. Paul Teachers' Retirement Fund Association (SPTRFA) retirement benefits and irrevocable benefit options, including beneficiary and survivor options. I have been provided with information regarding my benefit options and I was given the opportunity to ask questions and/or seek clarification about the effects of my decision. I make the foregoing selection freely and willfully. **Upon retirement, actual calculations will be made on the basis of a final audit of my SPTRFA records and not on the basis of any previous estimates.**

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date

**Notary Public:**

Notary Stamp

- OR -

Notary Data

Sworn to before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 20 \_\_\_\_\_



\_\_\_\_\_  
County

\_\_\_\_\_  
State

\_\_\_\_\_  
My Commission Expires

\_\_\_\_\_  
Notary Signature



## Withholding Certificate for Periodic Pension or Annuity Payments

# 2022

▶ **Give Form W-4P to the payer of your pension or annuity payments.**

<b>Step 1:</b> <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 <input type="checkbox"/> Married filing jointly or Qualifying widow(er) <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.)		

**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 and how to elect to have no federal income tax withheld (if permitted).

**Step 2:** 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) Reserved for future use.

(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 less 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 one, 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 2022 Form W-4P for all other pensions/annuities. Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. If you have self-employment income, see page 2.

If (b)(i) is blank and this pension/annuity pays the most annually, complete Steps 3–4(b) on this form. Otherwise, do not complete Steps 3–4(b) on this form.

<b>Step 3:</b> <b>Claim Dependent and Other Credits</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ _____ Multiply the number of other dependents by \$500 . . . ▶ \$ _____ Add other credits, such as foreign tax credit and education tax credits ▶ \$ _____ Add the amounts for qualifying children, other dependents, and other credits and enter the total here . . .	<b>3</b>	\$
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<b>Step 4 (optional): Other Adjustments</b>	<b>(a) 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>	\$
	<b>(b) Deductions.</b> If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . .	<b>4(b)</b>	\$
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld from <b>each payment</b> . . .	<b>4(c)</b>	\$

**Step 5:**  
**Sign Here**

▶ \_\_\_\_\_ ▶

**Your signature** (This form is not valid unless you sign it.) **Date**

## General Instructions

Section references are to the Internal Revenue Code.

**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 writing "No Withholding" on Form W-4P in the space below Step 4(c). Then, complete Steps 1a, 1b, 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 possessions.

**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.

**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, you should enter the self-employment income in Step 4(a). Then compute your self-employment tax, divide that tax by the number of payments remaining in the year, and include that resulting amount per payment in Step 4(c). You can also add half of the annual amount of self-employment tax to Step 4(b) as a deduction. To calculate self-employment tax, you generally multiply the self-employment income by 14.13% (this rate is a quick way to figure your self-employment tax and equals the sum of the 12.4% social security tax and the 2.9% Medicare tax multiplied by 0.9235). See Pub. 505 for more information, especially if your self-employment income multiplied by 0.9235 is over \$147,000.

**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, write "No Withholding" in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

**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.

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

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

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

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

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

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

**Example 4.** Ann, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Ann also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Ann 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 Ann also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), she 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). She 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.

**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.

## Specific Instructions *(continued)*

### Step 4 (optional).

**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 6, if you expect to claim deductions other than the basic standard deduction on your 2022 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 student loan interest and IRAs.

**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.

**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 2022, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.

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



1	Enter an estimate of your 2022 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . . .	1	\$ _____
2	Enter: $\left\{ \begin{array}{l} \bullet \$25,900 \text{ if you're married filing jointly or qualifying widow(er)} \\ \bullet \$19,400 \text{ if you're head of household} \\ \bullet \$12,950 \text{ if you're single or married filing separately} \end{array} \right\}$ . . . . .	2	\$ _____
3	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-" . . . . .	3	\$ _____
4	If line 3 equals zero, and you (or your spouse) are 65 or older, enter: <ul style="list-style-type: none"> <li>• \$1,750 if you're single or head of household.</li> <li>• \$1,400 if you're a qualifying widow(er) or you're married and one of you is under age 65.</li> <li>• \$2,800 if you're married and both of you are age 65 or older.</li> </ul> Otherwise, enter "-0-". See Pub. 505 for more information . . . . .	4	\$ _____
5	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information . . . . .	5	\$ _____
6	<b>Add</b> lines 3 through 5. Enter the result here and in <b>Step 4(b)</b> on Form W-4P . . . . .	6	\$ _____

**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 possessions 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.



# 2022 W-4MNP, Minnesota Withholding Certificate for Pension or Annuity Payments

## Pension or Annuity Recipients

Complete Form W-4MNP so the financial institution making these distributions can withhold the correct Minnesota income tax. Consider completing a new Form W-4MNP each year or when your personal or financial situation changes. See Section 2 if you do not want income tax withheld from your distributions.

First Name and Initial	Last Name	Social Security Number
Permanent Address		Claim or Identification Number (if any) of your Pension or Annuity Contract
City	State	ZIP Code
<b>Marital Status:</b> <input type="checkbox"/> Single; Married, but legally separated; or Spouse is a nonresident alien <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate		

Complete Section 1 OR Section 2, then sign the bottom of the recipient's section and give the completed form to your financial institution.

### Section 1 — Determining Minnesota Allowances

- A Enter "1" if no one else can claim you as a dependent ..... A \_\_\_\_\_
  - B Enter "1" if any of the following apply: ..... B \_\_\_\_\_
    - You are single and have only one source of income
    - You are married, have only one source of income, and your spouse does not have income
    - Your income from a second source or your spouse's income is \$1500 or less
  - C Enter "1" if you are married. Or choose to enter "0" if you are married and either your spouse has income or you have more than one source of income.  
(Entering "0" may help you avoid having too little tax withheld.) ..... C \_\_\_\_\_
  - D Enter the number of dependents (other than your spouse or yourself) you will claim on your tax return..... D \_\_\_\_\_
  - E Enter "1" if you will use the filing status Head of Household (see instructions). ..... E \_\_\_\_\_
  - F Add steps A through E. If you plan to itemize deductions on your 2022 Minnesota income tax return, you may also complete the Itemized Deductions and Additional Income Worksheet. . . . F \_\_\_\_\_
- 1 **Minnesota Allowances.** Enter Step F from Section 1 above or Step 10 of the Itemized Deductions Worksheet ..... 1 \_\_\_\_\_
- 2 Additional Minnesota withholding you want deducted for each pension or annuity payment (see instructions) ..... 2 \$\_\_\_\_\_

### Section 2 — Election to Not Withhold Minnesota Income Tax

Complete Section 2 if you receive a pension or annuity and choose not to have any tax withheld from any distributions (see instructions).

I certify that all information provided in Section 1 OR Section 2 is correct. I understand there is a \$500 penalty for filing a false Form W-4MNP.

Pension or Annuity Recipient Signature	Date	Daytime Phone Number
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**Pension or Annuity Recipient:** Give the completed form to your pension or annuity plan administrator.

# Form W-4MNP, Minnesota Withholding Certificate for Pension or Annuity Payments

Complete this form to calculate the amount of Minnesota income tax to be withheld from your payments or distributions.

## When should I complete Form W-4MNP?

For periodic payments, complete Form W-4MNP before you begin receiving payments from an annuity or pension or if your financial situation changes. Use this form to determine the amount of allowances you are eligible to claim for withholding tax purposes or to elect to have no tax withheld from these payments. If you were already having Minnesota income tax withheld from payments you received prior to 2022, then you do not have to complete a Form W-4MNP until your situation changes and you need to adjust your Minnesota income tax withholding.

For nonperiodic distributions, you must complete Form W-4MNP to determine withholding from your distribution or to elect out of Minnesota withholding on the distribution. You may complete a new form or elect out of withholding each time you request a nonperiodic distribution.

## What are periodic payments and nonperiodic distributions?

Periodic payments are made in installments at regular intervals (for example, monthly, quarterly, annually) over a period of more than one year.

Nonperiodic distributions are payments not made at regular intervals.

## What if I receive multiple nonperiodic distributions?

If you previously completed Form W-4MNP for the same institution, you may use the election from the previous Form W-4MNP by confirming the election with the institution. In this case, you would not need to complete a new Form W-4MNP.

**Note:** The Minnesota Department of Revenue may receive a copy of your Form W-4MNP. You may be subject to a \$500 penalty if you provide a false Form W-4MNP.

**You must enter your Social Security Number for this Form W-4MNP to be valid.**

## What if I have completed federal Form W-4P?

You will still need to complete Form W-4MNP to determine your Minnesota withholding allowances.

## What if I choose to not have Minnesota income tax withheld?

If you choose to not have Minnesota income tax withheld, complete only Section 2 of Form W-4MNP and sign the form to validate it. Consider making estimated tax payments to avoid possible penalties and interest when you file your Minnesota income tax return.

## Section 1 — Minnesota Allowances Worksheet

Complete Section 1 to find your allowances for Minnesota withholding tax. Withholding must be based on allowances you claimed and may not be a flat amount of percentage of payments or distributions.

If you expect to owe more income tax for the year than will be withheld, you can claim fewer allowances or request additional Minnesota withholding. Enter the amount of additional Minnesota income tax you want withheld on line 2 of Section 1.

### Head of Household Filing Status

You may claim Head of Household as your filing status if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself, and your dependents. Enter "1" on Step E if you may claim Head of Household as your filing status on your tax return.

### What if I itemize deductions on my Minnesota return or have other additional income?

Use the Itemized Deductions and Additional Income Worksheet to find your Minnesota withholding allowances. Complete Section 1 on page 1, then follow the steps in the worksheet below to find additional allowances.

Itemized Deductions and Additional Income Worksheet	
1	Enter an estimate of your 2022 Minnesota itemized deductions. For 2022, you may have to reduce your itemized deductions if your income is over \$206,050 (\$103,025 for Married Filing Separately). . . . .
2	Enter one of the following based on your filing status: . . . . .
	a. \$25,800 if Married Filing Jointly
	b. \$19,400 if Head of Household
	c. \$12,900 if Single or Married Filing Separately
3	Subtract step 2 from step 1. If zero or less, enter 0 . . . . .
4	Enter an estimate of your 2022 additional standard deduction (from page 11 of the Form M1 instructions) . . . . .
5	Add steps 3 and 4 . . . . .
6	Enter an estimate of your 2022 taxable nonwage income . . . . .
7	Subtract step 6 from step 5. If zero, enter 0. If less than zero, enter the amount in parentheses. . . . .
8	Divide the amount on step 7 by \$4,450. If a negative amount, enter in parentheses. Do not include fractions . . . . .
9	Enter the number on step F of Section 1 on page 1 . . . . .
10	Add step 8 and 9 and enter the total here. If zero or less, enter 0. Enter this amount on line 1 of page 1. . . . .



## **Section 2 — Election to Not Withhold Minnesota Income Tax**

Your payer will not withhold Minnesota taxes from your periodic payments or nonperiodic distributions if you choose to not withhold Minnesota income tax. Consider making estimated tax payments to avoid possible penalties and interest when you file your Minnesota income tax return.

### **Nonresident Alien**

If you are a nonresident alien for federal tax purposes, do not complete Section 2. See IRS Publication 519, *U.S. Tax Guide for Aliens*.

### **Additional Minnesota Withholding**

If you would like an additional amount of tax to be deducted from each pension or annuity payment or distribution, enter the amount of additional withholding on line 2. Do not enter a percentage of the payment or distribution you want to be deducted.

### **Use of Information**

All information on Form W-4MNP is private by state law. It cannot be given to others without your consent, except to the IRS, to other states that guarantee the same privacy, or by court order. Your name, address, and Social Security Number are required for identification. Information about your allowances is required to determine your correct tax. We ask for your phone number so we can call if we have a question.

### **Questions?**

- Website: [www.revenue.state.mn.us](http://www.revenue.state.mn.us)
- Email: [withholding.tax@state.mn.us](mailto:withholding.tax@state.mn.us)
- Phone: 651-282-9999 or 1-800-657-3594 (toll-free)

**Form W-4MNP Payer Instructions on next page.**

# Form W-4MNP Payer Instructions

## Form W-4MNP Requirement

Federal Form W-4P will not determine withholding allowances used to determine the amount of Minnesota withholding. Recipients completing a federal 2022 Form W-4P will need to complete 2022 Form W-4MNP to determine the appropriate amount of Minnesota withholding.

## When does a recipient complete Form W-4MNP?

Recipients complete Form W-4MNP before they begin receiving payments or distributions or their personal or financial situation changes.

If recipients request more than one nonperiodic distribution from your institution, and you already have a Form W-4MNP on file, confirm with them whether they would like to use their previous election. If they choose to change their election, they must complete a new Form W-4MNP.

## How should I determine Minnesota withholding for a recipient that does not complete Form W-4MNP?

If a recipient already has a prior-year Form W-4MN on file, you may use the allowances on their W-4MN. If a recipient has a federal Form W-4P on file from 2017 or prior years, you may use the allowances on their federal Form W-4. Otherwise, withhold Minnesota tax as if the recipient is single with zero withholding allowances.

Prior to 2022, if you provided the option to withhold Minnesota income tax on distributions as shown on Minnesota Form W-4MN, you may be able to continue following the recipient's previous election.

- If they chose to have tax withheld, you may use the allowances they determined on a Minnesota Form W-4MN.
- If they chose not to have tax withheld, you do not need to withhold for them.
- If they did not choose an election either way, you must ask recipients to complete Form W-4MNP to either determine allowances or opt out of withholding on payments.

## How do I withhold tax on non-periodic distributions?

It depends on whether or not the recipient has provided you Form W-4MNP or receives periodic payments.

If the recipient	And they	To determine withholding for the non-periodic payment
Has Form W-4MNP on file	Also receive periodic payments	Use either Method 1 or Method 2.  <b>Method 1:</b> Add the non-periodic distribution to the period payment, then determine withholding using the 2022 Minnesota Withholding Tax Tables.  <b>Method 2:</b> Use the tax tables to determine withholding on the periodic payment separately. Multiply the non-periodic distribution by 6.25% to determine withholding on the payment.
	Do not receive period payments	See page 34 of the 2022 Minnesota Income Tax Withholding Instruction Booklet and Tax Tables. Use this worksheet to calculate withholding using an annual payment period for the distribution.
Does not have Form W-4MNP on file	N/A	Have the recipient complete Form W-4MNP. Then, determine withholding based on whether or not they also receive periodic payments.

## What is an invalid Form W-4MNP?

Form W-4MNP is considered invalid if any of these apply:

- There is any unauthorized change or addition to the form, including any change to the language certifying the form is correct
- The recipient indicates in any way the form is false by the date the recipient provides you with the form
- The form is incomplete or lacks the required signatures
- Both Section 1 and Section 2 were completed
- The payer information is incomplete

## What if I receive an invalid form?

Do not use the invalid form to calculate Minnesota income tax withholding. Have the recipient complete and submit a new Form W-4MNP. If the recipient does not give you a valid form, and you have an earlier Form W-4MNP from them, use the earlier form to calculate their withholding.

If a valid Form W-4MNP is not completed by the recipient, withhold taxes as if the recipient is single and claiming zero withholding allowances.

## Does the department accept substitute forms?

An equivalent substitute record may be used and must include all the information included on Form W-4MNP. Keep all Forms W-4MNP or equivalent documents with your records.