



# San Joaquin County Employees' Retirement Association

6 S. EL DORADO ST, STE 400 STOCKTON, CA 95202-2804 TEL: (209) 468-2163 • contactus@sjcera.org

## FEDERAL & STATE WITHHOLDING CERTIFICATE

Please type or print in ink. Please verify any information that is pre-printed and make corrections, if necessary.

<b>MEMBER INFORMATION</b>	Name			Member ID
	Mailing Address			Employee ID Number
				SSN
				DOB
	City	State	Zip Code	Home Telephone Number
	Email			Work Telephone Number

Form <b>W-4P</b> Dept. of the Treasury Internal Revenue Service	<b>FEDERAL</b> WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS
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**Complete the following applicable lines.**

1. Check here if you do **NOT** want any federal income tax withheld from your pension or annuity. (Do not complete line 2 or 3.) ..... ▶

2. Total number of allowances and marital status you are claiming for withholding from each periodic pension or annuity payment. (**NOTE:** You also may designate an additional dollar amount on line 3.) ▶ \_\_\_\_\_  
**Marital status:** (check only one) (Enter number of allowances)  
 Single     Married     Married, but withhold at higher "Single" rate

3. Additional amount, if any, you want withheld from each pension or annuity payment. (NOTE: For periodic payments, you cannot enter an amount here without entering the number (including zero) of allowances on line 2.) ▶ \$ \_\_\_\_\_

Form <b>DE-4P</b>	 Employment Development Department State of California	<b>CALIFORNIA STATE</b> WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS
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**Complete the following applicable lines:**

1. I elect **NOT** to have income tax withheld from my pension or annuity. (Do not complete lines 2, 3, or 4.) ..... ▶

2. I want my withholding from each pension or annuity payment to be figured using the number of allowances and marital status shown below:  
**a.** Number of allowances ..... ▶ \_\_\_\_\_  
**b.** Marital Status (check only one):  
 SINGLE or MARRIED (with two or more incomes)     MARRIED (one income)     HEAD OF HOUSEHOLD

3. I want the following **additional** amount withheld from each pension or annuity payment. Note: You cannot enter an amount here without entering the number (including zero) of allowances on line 2a above. ▶ \$ \_\_\_\_\_

4. I want this designated amount withheld from each pension or annuity payment. (Do not complete lines 1, 2, or 3.) ..... ▶ \$ \_\_\_\_\_

Signature <b>X</b> _____	Date _____
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**NOTICE REGARDING  
FEDERAL AND STATE WITHHOLDING CERTIFICATE  
FOR PENSION OR ANNUITY PAYMENTS  
FEDERAL W-4P and CA STATE DE-4P**

**You must have a Federal and California state tax Withholding Certificate for Pension or Annuity Payments on file with SJCERA. If you do not file a Withholding Certificate with SJCERA, we will withhold taxes from your monthly payments as if you were a married person claiming three withholding exemptions.**

If you elect not to withhold federal or state income tax from your SJCERA pension, or if you do not withhold enough tax, you may be responsible for payment of estimated tax. If your withholding and estimated tax payments are not sufficient, you may incur penalties under the estimated tax rules. If you need assistance in determining which withholding category is best for you please consult with a professional tax advisor. **SJCERA does not provide tax advice.**

Please follow the instructions on the Federal & State Withholding Certificate (W-4P federal and DE -4P California) Form. Please return your completed, signed, and dated Withholding Certificate to **SJCERA, 6 S. El Dorado St., Suite 400, Stockton, CA 95202**

**APPLICATION OF WITHHOLDING PREFERENCE**

The Withholding Certificate you file with SJCERA will become effective with the next monthly payment issued by SJCERA for which processing time remains following the date we receive your Withholding Certificate.

If you are receiving a Service Retirement benefit from SJCERA, tax withholding will be based on your gross allowance.

If you are receiving a Service-Connected Disability Retirement (**SCDR**) benefit from SJCERA, tax withholding will be based solely on the taxable portion of your benefit determined as follows:

- **Generally, if your SCDR allowance is equal to 50% of your final compensation at retirement,** and was not granted pursuant to a statutory presumption for disability, your allowance is considered fully non-taxable. SJCERA will **not** withhold taxes from your SCDR monthly benefit unless you direct us to do so.
- **If your monthly allowance exceeds 50% of your final compensation at retirement,** the portion of your allowance that is greater than 50% of your final compensation at retirement is considered taxable and SJCERA will withhold taxes based on that portion of your monthly benefit.

**HOW TO CHANGE YOUR WITHHOLDING PREFERENCE**

The withholding preferences specified on the latest Withholding Certificate on file with SJCERA will remain in effect until you change or revoke it. You may change your federal and state tax withholding preferences at any time by submitting a new Withholding Certificate form to SJCERA. You may call SJCERA at (209) 468 -2163 to request a blank Withholding Certificate form or download from our website at [www.sjcera.org](http://www.sjcera.org).

**PAYMENTS TO FOREIGN PERSONS AND PAYMENTS OUTSIDE THE UNITED STATES  
SPECIAL FEDERAL TAX RULES**

If the monthly payments SJCERA issues to you are sent to a non-U.S. financial institution or mailing address, SJCERA must confirm your citizenship and residency status, as this affects your U.S. federal tax withholding from your monthly allowance from SJCERA. Failure to provide the required information to SJCERA could result in a 30% federal tax withholding on the taxable portion of your monthly benefit payments issued by SJCERA.

**If you are a U.S. Citizen or other U.S. Person living abroad**, you must complete and submit to SJCERA a “Request for Taxpayer Identification Number and Certification” (Form W-9) to certify your status as a U.S. citizen or other U.S. person, and a “Withholding Certificate for Pension or Annuity Payments” (Form W-4P) to specify the federal income tax to be withheld from your monthly benefit payments.

**NOTE:** Taxes must be withheld from payments delivered outside the U.S. You may NOT elect Box 1, ‘No Withholding,’ on the Withholding Certificate if you are living abroad.

If SJCERA does not receive this information, SJCERA may be required to withhold U.S. federal income tax at the rate of 30% until we receive certification that you are exempt from such withholding.

**If you are a Foreign Person (Non-Resident Alien)**, your monthly benefit payments will be subject to a 30% withholding. However, you may be exempt from the 30% withholding on income from U.S. sources under appropriate tax treaty provisions. In order to take advantage of this exemption, you must complete and submit to SJCERA a “Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding” (Form W-8BEN).

If you are not a citizen or resident of the United States, SJCERA will assume you are a foreign person subject to a 30% tax withholding, unless you submit a properly completed Form W-8BEN.

### **Payments Outside the U.S. – Not Subject to California State Withholding**

In compliance with federal law, California income tax is not to be withheld from pension recipients who reside outside of California. However, if you are receiving other income from California that is subject to state tax, you may elect to have SJCERA withhold taxes from your retirement allowance to satisfy your other California obligation. Please use the Form DE-4P section on the lower half of the Withholding Certificate Form for this purpose.

### **GOVERNMENT RESOURCES ONLINE**

To obtain additional information about federal tax withholding Form W-4P and Form W-8BEN, please visit: [www.irs.gov](http://www.irs.gov).

To obtain additional information about California tax withholding Form DE-4P, please visit: [www.edd.ca.gov](http://www.edd.ca.gov).