



**Missouri State Employees' Retirement System**  
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TAX

# Substitute W-4P Withholding Certificate for MOSERS Benefit Payments

Please print. • See next page for instructions.

## SECTION A - PERSONAL INFORMATION

**Start Date** (the first day of the month you wish your tax withholding to begin - cannot be retroactive) \_\_\_\_\_/01/\_\_\_\_\_

**Social Security Number or Member ID**

**Date of Birth**

**Name** (last/first/middle)

**Employee Classification**

- General State Employee     Elected State Official     Judge     Legislator     Administrative Law Judge or Legal Advisor

**Type of Benefit Payment**

- Retirement     Survivor of a Retired Member     Survivor of an Active Member     Ex-Spouse

**Citizenship**

- U.S. Citizen     Resident Alien (attach IRS form W-9)     Non-Resident Alien (attach IRS form W-8BEN)

**ARE YOU CHANGING ANY OF YOUR CONTACT INFORMATION?** It is important that MOSERS maintain your current contact information. If your contact information will not change, check no and skip to Section B. If your contact information is changing, check yes and provide us with the updated information.

No    **My mailing address, phone numbers and email address are staying the same, SKIP TO SECTION B**

Yes    **New Mailing Address** (PO or street/city/state/zip)

**New Primary Phone**     Cell     Home     Work

**New Alternate Phone**     Cell     Home     Work

**New Email Address**

## SECTION B - FEDERAL TAX WITHHOLDING

If you do not choose one of the federal tax withholding options below, MOSERS is required by law to withhold federal taxes as if you elected married with three allowances. If you do not live in the U.S. or one of its possessions, you cannot claim the option "NO Federal Tax Withholding."

**Check One** (For your convenience, a federal tax calculator is located on MOSERS' website)

<b>FEDERAL TAX</b>	<input type="checkbox"/> <b>NO Withholding</b>	<ul style="list-style-type: none"> <li>I elect <b>not</b> to have income tax withheld from my MOSERS benefit.</li> <li>This option does not relieve me of any tax liability.</li> </ul>
	<input type="checkbox"/> <b>Withholding Based on Marital Status and Number of Allowances</b>	<ul style="list-style-type: none"> <li>My withholding from each MOSERS benefit payment is to be determined using the following marital status and allowances:  <b>Marital Status</b>    <input type="checkbox"/> Single    <input type="checkbox"/> Married    <input type="checkbox"/> Married, withhold at a single rate  <b>Number of Allowances:</b> _____ (if blank will use zero allowances at a single rate)</li> <li>You may elect an additional amount to be withheld each month in addition to the allowances specified above.  <b>Additional Withholding:</b> \$ _____ from each MOSERS benefit payment (optional)</li> </ul>
	<input type="checkbox"/> <b>Withholding Based on Flat Amount</b>	<ul style="list-style-type: none"> <li>Minimum \$10</li> <li>Withheld from each MOSERS benefit payment.  <b>Withholding:</b> \$ _____ from each MOSERS benefit payment (if blank will use a minimum of \$10)</li> </ul>

## SECTION C - MISSOURI STATE TAX WITHHOLDING

**Check One**

<b>MO TAX</b>	<input type="checkbox"/> <b>NO Withholding</b>	<ul style="list-style-type: none"> <li>I elect <b>not</b> to have income tax withheld from my MOSERS benefit.</li> <li>This option does not relieve me of any tax liability.</li> </ul>
	<input type="checkbox"/> <b>Withholding Based on Flat Amount</b>	<ul style="list-style-type: none"> <li>Minimum \$10</li> <li>Withheld from each MOSERS benefit payment.  <b>Withholding:</b> \$ _____ from each MOSERS benefit payment (if blank will use a minimum of \$10)</li> </ul>

## SECTION D - APPLICANT SIGNATURE

**Signature**

**Date**

04/17 - Active/Retired

## Instructions for Completing

# Substitute W-4P

### Withholding Certificate for MOSERS Benefit Payments

Your retirement benefits are subject to federal income tax, and state income tax if you reside in Missouri. The *Substitute W-4P* allows MOSERS to withhold taxes on your behalf. You may change your withholding election at any time during the year. All authorizations must be signed, dated, and returned to MOSERS. Steps for completing the *Substitute W-4P* are outlined below.

1. Complete Section A.
  - The start date is the first day of the month you wish tax withholding to begin and cannot be retroactive.
  - If you are a Resident Alien or Non-Resident Alien, you can locate IRS forms W-8BEN and W-9 on MOSERS' website.
  - It is important that MOSERS maintain your current contact information. If your address, phone numbers or email address is changing please update these below, otherwise skip to section B.
2. Choose your federal tax withholding by selecting **one** of the options available in Section B.
  - If you do not choose a federal tax withholding option, MOSERS is required by law to withhold federal taxes as if you elected married with three allowances.
  - If you do not live in the U.S. or one of its possessions, you cannot claim the option "NO Federal Tax Withholding."
3. If you reside in Missouri, choose your Missouri tax withholding by selecting **one** of the options in Section C.
  - MOSERS will not withhold taxes for any state other than Missouri. We recommend you contact the appropriate state and local tax authorities to determine the taxability of your MOSERS benefit.
4. Sign, date and return completed form to MOSERS.
  - All authorizations must be in writing and signed by the benefit recipient, conservator, guardian, designated agent, or authorized agent under a power of attorney.
  - This form will replace any previous *Substitute W-4P* form that is currently on file with MOSERS.

**Caution:** There are penalties for not paying enough federal income tax during the year, either through withholding or estimated tax payments. New retirees, especially, should see IRS Pub. 505. It explains your estimated tax requirements and describes the penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your pension using the *Substitute W-4P* form.