

# WITHHOLDING ELECTION FORM 2017

Instructions: Before completing this form, please read the Notice Regarding Federal and California Tax Withholding on the reverse side of this form.

<b>Step 1</b>  New address/phone?  Yes <input type="checkbox"/>	<b>Personal Information</b>		
	Type or Print Your Full Name	Your Social Security Number — —	
	Home Address (number and street or rural route)	Phone Number ( ) —	
	City	State	Zip Code
<b>Step 2</b>	<b>Federal Tax Withholding</b>		
	Please check only one box:		
	<input type="checkbox"/> I <b>do not</b> want federal income tax withheld from my monthly pension. <input type="checkbox"/> I <b>do</b> want federal income tax withheld from my monthly pension. (Please complete section below).		
	If you have checked the box to withhold taxes above, you can have tax withheld in two ways: <ul style="list-style-type: none"> <li>• According to your withholding status (Single or Married) and the number of exemptions you elect. The amount withheld will be determined by the tables the IRS publishes and you may change your election each year; or</li> <li>• The dollar amount you specify (whole dollars only).</li> </ul>		
<b>Please complete either A or B</b>	A	Please withhold as: <input type="checkbox"/> Single <input type="checkbox"/> Married	Number of Exemptions Claimed _____
	B	Dollar amount to be withheld from each payment	\$ _____ .00
<b>Step 3</b>  <b>CALIFORNIA RESIDENTS ONLY</b>	<b>California Personal Income Tax Withholding</b>		
	Please check only one box:		
	<input type="checkbox"/> I <b>do not</b> want California Personal income tax withheld from my monthly pension. <input type="checkbox"/> I <b>do</b> want California Personal income tax withheld from my monthly pension. (Please complete section below).		
	If you have checked the box to withhold taxes above, you can have tax withheld in two ways: <ul style="list-style-type: none"> <li>• According to your withholding status (Single or Married) and the number of exemptions you elect. The amount withheld will be determined by the tables the State of California publishes and you may change your election each year; or</li> <li>• The dollar amount you specify (whole dollars only).</li> </ul>		
<b>Please complete either A or B</b>	A	Please withhold as: <input type="checkbox"/> Single <input type="checkbox"/> Married	Number of Exemptions Claimed _____
	B	Dollar amount to be withheld from each payment	\$ _____ .00
<b>Step 4</b>	<b>Signature Required</b>		
	Signature		Date

# NOTICE REGARDING FEDERAL AND CALIFORNIA TAX WITHHOLDING – 2017

	FEDERAL INCOME TAX	CALIFORNIA INCOME TAX
<b>Reporting Applies to:</b>	All Retirees	California Residents Only
<b>If monthly pension is:</b>	Under \$1,720	Under \$3,198
	We will not withhold any federal income tax, unless you have elected to have tax withheld.	We will not withhold any California personal income tax, unless you have elected to have tax withheld.
<b>If monthly pension is:</b>	\$1,720 or higher	\$3,198 or higher
	And you do <u>not</u> have a Withholding Election Form on file, we are required under Federal Regulations to withhold federal income tax from your pension as if you are <i>married and claiming three withholding exemptions</i> .	And you do <u>not</u> have a California Withholding Election Form on file, we are required under State Regulations to withhold California personal income tax from your pension as if you are <i>married and claiming three withholding exemptions</i> .
<b>Possible Effect of Insufficient Withholding</b>	Withholding is simply a method of paying taxes. It does not increase or decrease the total amount of your tax liability. If your total income is high enough to require you to pay income taxes, but you do not have enough tax withheld from your pension payments, you may be responsible for payment of estimated tax. You could incur penalties under the estimated tax laws if your withholding and estimated tax payments are not sufficient.	
<b>How to Make a Withholding Election or Change Your Withholding Election</b>	To make your election, complete the back of this form and return it to the Trust Fund Office. Your withholding election will remain in effect until you file a new election form. If you wish to change your election in the future, you can request a new form from the Trust Fund Office.	
<b>How long does my election remain in effect</b>	Once you submit a Withholding Election Form, we will continue to withhold taxes in accordance with your election until you change it.	
<b>Reporting of Income Tax Withheld</b>	We will report your total annual pension amount to the Internal Revenue Service. The taxes withheld from your pension payments during the year will be reported on the Form 1099-R mailed to you in January of the following year.	We will report your total annual pension amount to the California State Franchise Tax Board. The taxes withheld from your pension payments during the year will be reported on the Form 1099-R mailed to you in January of the following year.
<b>Questions About Income Tax Withholding</b>	If you have a question about how much you should withhold, please consult a tax advisor.	
<b>Mail Completed Form To:</b>	UFCW & Employers Trust, LLC PO Box 4102 Concord, CA 94524-4102	