



FEDERAL INCOME TAX WITHHOLDING FOR STRS OHIO BENEFITS

Benefit recipients can also make updates to federal and Ohio tax withholding through their Online Personal Account at www.strsoh.org.

All benefits from STRS Ohio are subject to federal income taxes. Unless you direct otherwise, we must withhold federal income tax. You may change your tax withholding at any time using this form or using your Online Personal Account at www.strsoh.org. If you request no withholding, you may be responsible for filing quarterly federal income tax returns.

All withholding requests must be received by STRS Ohio on or before the 15th of any month to become effective the first of the following month.

Regardless of the change you want to make, please complete the personal information requested.

- Enter your name, phone numbers, address, account number and email address.
- Sign and date the form.

Please complete this form for the type of tax withholding change you want to make.

If you are receiving benefits from more than one STRS Ohio account, you must indicate in Section B which account you want changed. This form can only be applied to one account. If you want to update withholding from your other STRS Ohio accounts, you must submit a separate *Federal Income Tax Withholding for STRS Ohio Benefits* form for each account.

If you have any questions about completing this form, please call STRS Ohio toll-free at 888-227-7877, Monday–Friday, 8 a.m. to 5 p.m.

Name _____ Home phone (_____) _____
Area code

Address _____ Cell phone (_____) _____
Area code

Benefit Recipient's Social Security number
or STRS Ohio account number _____

Email address _____

Section A — Federal Income Tax Withholding

Step 1: Federal Withholding

- Single or married filing separately
- Married filing jointly or qualifying surviving spouse
- 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. Visit www.irs.gov and search for “Withholding Certificate for Periodic Pension or Annuity Payments” for more information on when to use the estimator at www.irs.gov/W4App and detailed instructions and worksheets for completing tax withholding information.

Step 2: Income From a Job or Multiple Pensions/Annuities (Including a Spouse's Job or Pension/Annuity)

Complete this step if you (1) receive 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.

Do **only one** of the following.

- (a) Use the estimator at www.irs.gov/W4App for most accurate withholding for this step (and Steps 3–4). If you or your spouse have self-employment income, use this option; or
- (b) Complete the items below.
 - (i) If you (or your spouse) have a job(s), enter the total taxable annual pay from all job(s) and any other income entered on Form W-4, Step 4(a), less the deductions entered on Form W-4, Step 4(b). If you (or your spouse) do not have a job(s), enter “-0-“ \$ _____
 - (ii) If you (or your spouse) have another pension/annuity that pays less annually than this pension/annuity, enter the total annual taxable payments from those other sources. If this is the only pension/annuity or it pays the least taxable amount annually, enter “-0-“ \$ _____
 - (iii) Add the amounts from items (i) and (ii) and enter the **total** here \$ _____

TIP: To be accurate, submit a new Form W-4P for all other pensions/annuities if you haven’t updated your withholding since 2021 or this is a new pension/annuity that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019.

Complete Steps 3–4(b) on this form only if Step 2(i) is “-0-” **and** this pension/annuity pays the most annually.

Step 3: Claim Dependent and Other Credits		
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	3	\$ _____
Step 4 (optional): Other Adjustments		
(a) Other income (not from jobs or pension/annuity payments). 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	4(a)	\$ _____
(b) Deductions. If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet, “Withholding Certificate for Periodic Pension or Annuity Payments,” available at www.irs.gov . Enter the result here	4(b)	\$ _____
(c) Extra withholding. Enter any additional tax you want withheld from each payment	4(c)	\$ _____

I do not want federal income tax withheld from my STRS Ohio benefit. This does not release you from the liability for any federal income tax due to this payment.

If no election is made, I understand STRS Ohio will process my application using a filing status of single with no adjustments in Steps 2–4 above.

Section B — Accounts to Be Changed

If you are receiving benefits from more than one STRS Ohio account, you must indicate in Section B which account you want changed. This form can only be applied to one account. If you want to update withholding from your other STRS Ohio accounts, you must submit a separate *Federal Income Tax Withholding for STRS Ohio Benefits* form for each account.

- Service retirement account
- Reemployed annuity account
- Disability benefit account
- Division of property order account
- Survivor benefit account

If necessary, I give STRS Ohio permission to correct my withholding request based on clarification obtained through a phone call to me.

Signature _____ **Date** _____