IRA distribution request

This form can be used to request a distribution from a Traditional IRA, Roth IRA, or SEP IRA.

To request your required minimum distribution, please complete the IRA required minimum distribution request form.

If you are completing a rollover please use the DWS IRA rollover/transfer form. If you wish to complete a transfer of assets please contact your new custodian to initiate your transfer.

If you need assistance completing this form, call Shareholder Services at (800) 728-3337 or e-mail: service@dws.com

Step 1 Shareholder information

☐ Check here if address listed below is a new address, and you would like your account(s) updated.

Account number(s)	Daytime Phone Number	Extension
	( )	

Name	Social Security Number	Date of Birth – MM/DD/YYYY

Address	City	State	Zip

Step 2 Distribution options

Select one:

☐ Normal distribution. I am 59½ or older.

☐ Premature distribution. I am under the age of 59½. I am aware that I am responsible for the 10% additional IRS tax penalty for an early distribution unless an exception applies.

☐ Disability. (Please attach Social Security disability letter.)

☐ Timely excess contribution return. I am making the distribution request before my tax filing due date, including extensions. I am aware the accrued earnings on the excess contribution will automatically be distributed.

☐ Untimely excess contribution return. I am making the distribution request after my tax filing due date, including extensions. I am aware that accrued earnings on the excess contribution will not be distributed unless I mark the box below.

  ☐ I request that accrued earnings be distributed along with my untimely excess contribution return.

☐ Divorce. (Please attach the Divorce Decree dated within 60 days.)

☐ Hardship. I am aware the distribution will not be subject to the 20% mandatory federal withholding requirement.

☐ Qualified Birth or Adoption Distribution. The 10% early distribution does not apply. I am aware that the distribution will not be subject to the 20% mandatory withholding requirement.

☐ Qualified Reservist Distribution. The 10% early distribution does not apply, but the distribution remains subject to regular income tax.

Step 3 One-time distribution request(s) (immediate distribution)

Complete this section if you wish to take a partial or total distribution(s) of your IRA.
If the distribution is more than $100,000, please obtain a Medallion Signature Guarantee.

Fund Name, Number, or NASDAQ Symbol	Account Number	Dollar Amount	OR	Percentage	
		$		%	☐ Close Account
		$		%	☐ Close Account
		$		%	☐ Close Account
		$		%	☐ Close Account

Step 4 Automatic withdrawal plan request (periodic distributions)

Complete this section if you wish to receive future automatic distributions from your IRA over a period of time, based on a fixed dollar amount. You need to take into consideration that an account cannot have both an automatic withdrawal plan and cash dividends. As a result, if the dividend option on your account is cash, it will be changed to reinvest when the automatic withdrawal plan is added.

A) Indicate the month, day and year you want your automatic withdrawal plan to begin[1]

Month Day Year

B) Select the frequency of each distribution: (If no frequency is indicated, distributions will be monthly.)

☐ Monthly (12 times a year) ☐ Semi-monthly (2 times a month) ☐ Bi-monthly (6 times a year)

☐ Quarterly (4 times a year) ☐ Semi-annually (2 times a year) ☐ Annually (1 time a year)

C) Complete the information below for your distributions:

Fund Name, Number, or NASDAQ Symbol	Account Number	Dollar Amount
		$
		$
		$

[1] Note: We must receive this form seven days prior to the day you wish your distributions to begin. Otherwise, your automatic withdrawal plan will begin the following month. If you do not select a day, we will automatically process your distribution on the 25th day of the month. If that day falls on a weekend or holiday, your distribution will be made on the next business day.

Step 5 Payment methods

Tell us how you would like to receive your distribution(s) by selecting option A, B, C, D or E below and providing any additional information requested.* If no payment method is selected, the check will be sent to the address listed in Step 1.

☐ A) Make check(s) payable to me and mail to the address shown under Step 1.

☐ B) Send the distribution(s) to my existing bank account on file.

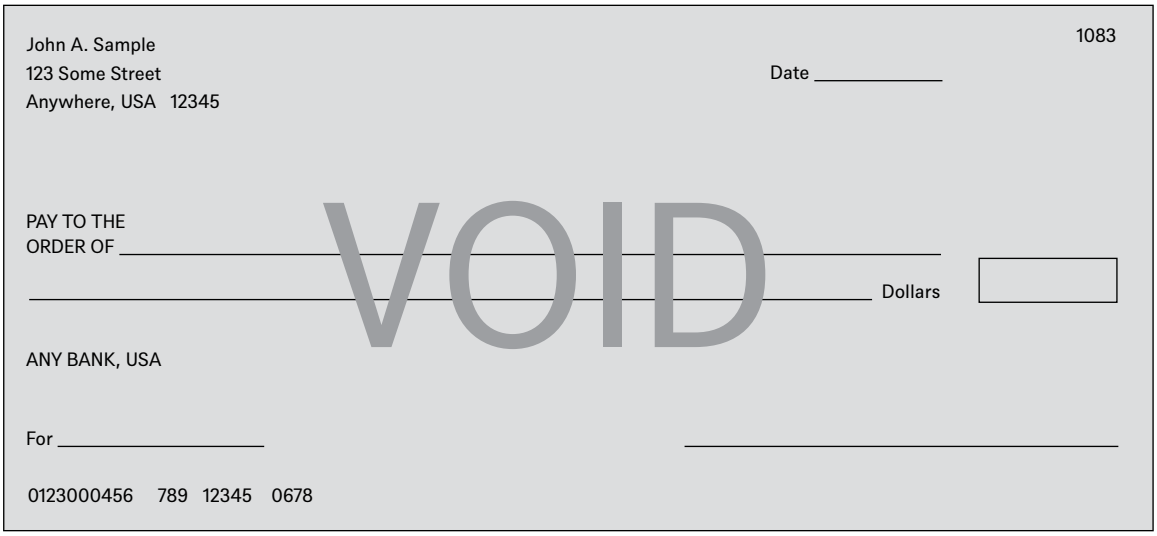
☐ C) Send my distribution(s) to the new bank account indicated below.*

* Please see Step 7 to determine if a signature guarantee is required.

continued on next page

Step 5 | Payment methods (continued)

Tape your voided check or deposit slip here to transfer money between your DWS Fund account and your bank account.
Your name and address must be preprinted on the check or deposit slip. Please write "VOID" on your check before sending.



Please indicate the type of account at your financial institution: Only one type should be selected. If no selection is made, checking will be the default. We cannot establish banking services from cash management, brokerage or mutual fund checks.

☐ Checking OR ☐ Savings

If the bank account registration does not match your DWS fund account registration, a Medallion Signature Guarantee is required for the DWS fund account owner(s) and all additional bank account owners.

☐ D) Invest my distribution(s) in a non-IRA fund account as indicated below (only allowed if you are 59½ or older):

☐ To a new account: Please call us for a new account application and return it along with this form.

☐ To an existing account: Please provide the fund name and account number below.

In the instance you cannot provide a voided check or deposit slip, you may provide the information separately on the specific bank's letterhead.

Fund name

Account number

Note: If your distribution(s) will be invested into an account with another individual or an entity, please obtain a signature guarantee when completing Step 7.

☐ E) Make check(s) payable to someone other than the IRA shareholder and/or to an address other than the address on record.
Note: Please obtain a Medallion Signature Guarantee when completing Step 7.

If you are completing a rollover please use the DWS IRA rollover/transfer form. If you wish to complete a transfer of assets please contact your new custodian to initiate your transfer.

Name of payee

Address

City

State

Zip

Step 6 | Tax withholding information

Distributions from your IRA (excluding those from Roth IRAs) are generally subject to Federal (and possibly state) income tax. Even if you elect not to have Federal income tax withheld, you are liable for the full payment of Federal income tax, any state or local taxes, and any penalties that may apply to the distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

If you choose to withhold Federal taxes, DWS will withhold any mandatory state taxes as well. If you would like to provide for any other state withholding, including for states where withholding is voluntary, you must complete the state withholding section below.

Before selecting a withholding option, please consult your legal or tax counsel for advice and information concerning your particular situation. Neither DWS nor any of its representatives may give tax or legal advice. Withholding requirements, exclusions and withholding tax rates are subject to change at any time. For the most up-to-date information on your state's tax withholding requirements, visit your state's website.

Federal withholding

If your distribution is being taken from a Traditional IRA or a SEP IRA, the default withholding rate is 10%. 10% of your distribution will be withheld and forwarded to the IRS unless you elect for a different rate to be withheld by completing Form W-4R. As indicated on Form W-4R, you can choose a rate between 0% (no Federal withholding) and 100%. If we do not receive a completed Form W-4R from you, we must withhold the default rate of 10% and you will be deemed to have elected this default rate. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. If you elect not to have withholding apply to your distribution, or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

For automatic withdrawal plans: if you selected to take distributions as part of an automatic withdrawal plan in Step 4 above, your Federal withholding election will remain in effect until you change it. You may change or revoke your election at any time by sending a completed Form W-4R to the address provided in this form. Please allow adequate time for us to process your request before the next scheduled distribution. Since a distribution from a Roth IRA is not subject to withholding, no withholding will be assessed if you do not provide a federal withholding option.

A copy of Form W-4R may be included with this distribution request form, or can be accessed at https://www.irs.gov/forms-instructions.

State withholding

For states and the District of Columbia that mandate withholding on distributions, DWS will automatically withhold the minimum required amount and forward it to the appropriate revenue service only if you have also elected for Federal withholding above. If you would like to specify an amount greater than the minimum, or if you would like voluntary state withholding taken, please indicate below. If the state withholding option is selected and your state does not accept withholding, DWS will not take state withholding from your distribution(s).

☐ Withhold a total of $ _____ and forward to my state revenue service. (Please note if the dollar amount provided is less than the state minimum, DWS will withhold the minimum amount required by your state. In addition, if there are multiple funds and/or accounts, the total withholding amount will be divided equally).

Step 7 | Account owner authorization and signature guarantee

I request the above distribution(s) and am aware of the possible tax consequences of taking this distribution. I certify that I have the authority and legal capacity to request a distribution.

You must obtain a Medallion Signature Guarantee if your distribution will be:

- mailed to an address other than the address listed on the account or to an address that has changed within the past 15 days.
- invested in a DWS Fund account with a different registration.
- a check greater than $100,000 being mailed to your address of record.
- made payable to someone other than yourself.
- sent electronically to a new bank. All DWS owner(s) and all additional bank account owners must sign.

continued on next page

Print Name

Signature of IRA Owner
(If acting on behalf of the account owner you must sign in capacity†)

Date – MM/DD/YYYY

Affix Medallion Signature Guarantee or Guarantee stamp
(a notary seal is not acceptable)

Bank account owner if different from DWS Fund account owner (if applicable)

Print Name

Signature of Bank Account Owner

Date – MM/DD/YYYY

Affix Medallion Signature Guarantee or Guarantee Stamp
(a notary seal is not acceptable)

Special note to Medallion Signature Guarantee guarantors: By affixing the Medallion Signature Guarantee, you are verifying the identity of the individuals and entities assigned to this account and are accepting liability for any misrepresentation as it applies to this registration and any accompanying documentation.

Medallion Signature Guarantee

A Medallion Signature Guarantee is issued by a bank, savings and loan, trust company, credit union, broker/dealer, or any member or participant of an approved signature guarantee program. Please note that a notary public is not an acceptable guarantor. An officer of the institution will ask for identification to be sure that you are, in fact, the person identified on this form and the person signing it. Once the guarantor has reviewed your request, verified your identity and your authority to act on the account presented to them, they will affix a Medallion Signature Guarantee stamp to your form.

DWS prefers Medallion Signature Guarantee stamps. We must receive an original stamp. If more than one signature is required on this form, we will need separate stamps for each signature. If you are obtaining a non-Medallion Signature Guarantee, please contact us. We may require additional documentation to complete your request.

† If acting on behalf of the account owner, you must sign in capacity of your title as it relates to this account, i.e. Joe Smith, Attorney-in-fact; Mary Johnson, Guardian; etc. The institution providing the Medallion Signature Guarantee for these types of accounts will require additional documentation. You may wish to contact the institution to confirm the documentation they require to provide you with a Medallion Signature Guarantee.

Please mail completed form to:

DWS Service Company
P.O. Box 219151
Kansas City, MO 64121-9151

Overnight Address:

DWS Service Company
801 Pennsylvania Ave
Suite 219151
Kansas City, MO 64105-1307

The brand DWS represents DWS Group GmbH & Co. KGaA and any of its subsidiaries such as DWS Distributors, Inc. which offers investment products or DWS Investment Management Americas, Inc. and RREEF America L.L.C. which offer advisory services.

DWS Distributors, Inc.
222 South Riverside Plaza
Chicago, IL 60606-5808
www.dws.com

© 2026 DWS Group GmbH & Co. KGaA. All rights reserved. (2/26) B-9995-18 IRA-10E

IRA participant information

Retain these pages for your records.

How do I request a distribution from my Individual Retirement Arrangement (IRA)?

You may use the enclosed IRA distribution request form to authorize DWS to make a voluntary distribution from your DWS Fund IRA.

What types of distributions may I take?

There are three options available to you on this form. Each is described below.

A) Total distribution
A total distribution is a complete withdrawal of the assets in the DWS Fund IRA. If both deductible and nondeductible contributions had been made to the Traditional IRA, generally only the portion which had been claimed as deductible and all earnings would be considered taxable. Roth IRA earnings distributions may not be taxable to the beneficiary if the distribution is made after the five-year holding period for Roth IRA death distributions has passed. (Note: Spousal beneficiaries who treat the IRA as their own are not eligible for this qualifying death distribution.) Otherwise, a portion of each distribution (calculated as outlined in IRS publication 590-B) may be taxable income to the beneficiary. Please refer to the IRA plan document and IRS publication 590-B for further detail.

B) Partial distribution
A partial distribution is a withdrawal of a portion of the assets in the DWS Fund IRA. As with a total distribution, Traditional IRA deductible contributions and all earnings are considered taxable. Roth IRA earnings distributions may not be taxable to the beneficiary if the distribution is made after the five-year holding period for Roth IRA death distributions has passed. (Note: Spousal beneficiaries who treat the IRA as their own are not eligible for this qualifying death distribution.) Otherwise, a portion of each distribution (calculated as outlined in IRS publication 590-B) may be taxable income to the beneficiary. Please refer to the IRA plan document and IRS publication 590-B for further detail.

C) Automatic withdrawal plan
An automatic withdrawal plan enables you to receive automatic distributions from the DWS Fund IRA over a period of time. Taxable amounts are discussed in A and B above.

What options are available for calculating a partial distribution or an Automatic Withdrawal Plan (AWP)?

In general, you may withdraw any amount you wish as a partial distribution. If you elect to begin taking withdrawals based on life expectancy, the withdrawals will be calculated using either your life expectancy or the joint life expectancy of you and your designated sole primary spousal beneficiary if that beneficiary is more than ten years younger than you.

Note: Special rules govern the minimum amounts which must be withdrawn once you reach the applicable age for required minimum distributions set forth in the Internal Revenue Code and are required to begin distributions from a Traditional IRA.

If you wish DWS to calculate your distribution for AWP payments, we will use tables published by the IRS to determine life expectancy.

DWS can help you with the calculation of your distribution amount if you request ongoing distributions based on life expectancy. Please contact us for the appropriate form.

We must be notified in writing if:

- You wish to change your beneficiary.
- Either you or your beneficiary dies.
- You exchange assets among your DWS Fund IRA accounts, open new DWS Fund IRA accounts, or transfer or roll over assets from another IRA or retirement plan to your DWS Fund IRA.

Please refer to the IRA plan document for more detailed information about IRA distributions. You should also consult your tax advisor to discuss distribution alternatives and to ensure you are taking required minimum distributions once you attain the applicable age for required minimum distributions set forth in the Internal Revenue Code.

Are there any penalties associated with a distribution?

You must pay ordinary income tax on the taxable portion of any withdrawal from a Traditional IRA or Roth IRA (that does not qualify for tax-free status). The IRS will also charge a 10% penalty on the taxable portion of distributions taken before age 59½ unless an exception applies. Some exceptions include:

- If your withdrawal is a "rollover" to another IRA or qualified plan within 60 days.
- If the withdrawal(s) are due to death or disability (If you are disabled, you must include a letter from the Social Security Administration stating that you are disabled.)
- If your withdrawal is made in installment payments based on life expectancy (also called "substantially equal periodic payments") and meets certain requirements (Refer to your IRA plan document for additional information.)
- If the withdrawal is a "qualified birth or adoption distribution."

DWS does not assess or remove the 10% penalty for premature distributions. Please consult a tax advisor regarding a premature distribution penalty situation.

If you have any questions about completing the IRA distribution request form, please feel free to contact Shareholder Services at the number provided at the top of the first page of the form.

© 2026 DWS Group GmbH & Co. KGaA. All rights reserved. (2/26) B-9995-18 IRA-10E

Form **W-4R**

Department of the Treasury
Internal Revenue Service

Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions

Give Form W-4R to the payer of your retirement payments.

OMB No. 1545-0074

2026

1a First name and middle initial	Last name	1b Social security number

Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2	Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	**2**	%

Sign Here

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

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to *www.irs.gov/FormW4R*.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

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. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

2026 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

Single or Married filing separately		**Married filing jointly or Qualifying surviving spouse**		**Head of household**	
Total income over—	**Tax rate for every dollar more**	*Total income over—*	**Tax rate for every dollar more**	*Total income over—*	**Tax rate for every dollar more**
$0	**0%**	$0	**0%**	$0	**0%**
16,100	**10%**	32,200	**10%**	24,150	**10%**
28,500	**12%**	57,000	**12%**	41,850	**12%**
66,500	**22%**	133,000	**22%**	91,600	**22%**
121,800	**24%**	243,600	**24%**	129,850	**24%**
217,875	**32%**	435,750	**32%**	225,900	**32%**
272,325	**35%**	544,650	**35%**	280,350	**35%**
656,700*	**37%**	800,900	**37%**	664,750	**37%**

*If married filing separately, use $400,450 instead for this 37% rate.

General Instructions *(continued)*

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering "-0-" on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including "-0-") on any payments to be delivered outside the United States and its territories.

Note: If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Eligible rollover distributions—20% withholding. Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including "-0-"). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying "hardship" distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. 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, enter "-0-" on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be $20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be $70,000 without the payment. Step 1: Because your total income without the payment, $70,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, $90,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

Example 2. You expect your total income to be $60,000 without the payment. Step 1: Because your total income without the payment, $60,000, is greater than $28,500 but less than $66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, $80,000, is greater than $66,500 but less than $121,800, the

corresponding rate is 22%. The two rates differ. $6,500 of the $20,000 payment is in the lower bracket ($66,500 less your total income of $60,000 without the payment), and $13,500 is in the higher bracket ($20,000 less the $6,500 that is in the lower bracket). Multiply $6,500 by 12% to get $780. Multiply $13,500 by 22% to get $2,970. The sum of these two amounts is $3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the $20,000 payment ($3,750 divided by $20,000). Enter "19" on line 2.

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 additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). 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 payment(s) being subject to the default rate; 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 territories 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.