Simplified Profit Sharing and Money Purchase Plan Distribution Request Form

This form should be completed by the employer or plan administrator to request a distribution from a participant's account. If you need assisstance, please contact Shareholder Services at (800) 728-3337 or e-mail: service@dws.com

Step 1 Participant information

Account Number(s)

Name of Participant

Social Security Number

Date of birth – MM/DD/YYYY

Mailing Address

City

State

Zip

Daytime Phone Number

Extension

Date of Termination or Retirement (if applicable)

Step 2 Employer information

Name of Employer

Tax ID Number

Name of Contact at Employer

Name or Number of Plan

Address of Employer

City

State

Zip

Daytime Phone Number

Extension

Is the business a sole proprietorship? ☐ Yes ☐ No

Step 3 Distribution reason

Select one:

☐ Normal Distribution.
Participant is 59½ or older.

☐ Premature Distribution
Participant is under the age of 59½ and is aware that they are responsible for the 10% additional IRS tax penalty for an early distribution unless an exception applies.

☐ Divorce[1]

☐ Excess contribution for prior year

☐ Excess contribution for current year

☐ Disability[2]

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

[1] Please include a certified copy of a qualified domestic relations order dated within 60 days and, if applicable, a DWS Fund new account application for the former spouse.
[2] A copy of the participant's Social Security disability award letter is required unless a Medallion Signature Guarantee is obtained in Step 7.

continued on next page

No bank guarantee | Not FDIC insured | May lose value

Step 3 Distribution reason (continued)

☐ Required minimum distribution
Participant is at the applicable age for required minimum distributions set forth in the Internal Revenue Code or older and is aware the distribution will not be subject to the 20% mandatory federal withholding requirement.

☐ Death[1] – Participant's date of death was _____ MM/DD/YYYY

☐ Other _____

☐ New custodian/trustee

Step 4A One-time distribution request(s) (immediate distributions)

Section A: Distribution Option

Direct rollover distribution to:

☐ Traditional IRA

- ☐ New DWS Fund Traditional IRA (attach a completed DWS Fund IRA application)
- ☐ Existing DWS Fund Traditional IRA _____ DWS Fund account number
- ☐ Non-DWS Fund Traditional IRA

☐ Eligible employer retirement plan

☐ Roth IRA

- ☐ New DWS Fund Roth IRA (attach a completed DWS Fund IRA application)
- ☐ Existing DWS Fund Roth IRA _____ DWS Fund account number
- ☐ Non-DWS Fund Roth IRA

Section B: Account Information and Distribution Amount

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

Step 4B Automatic withdrawal plan request (periodic distributions)

Section A: Distribution Option

Select one distribution option:

☐ Distribute from the account(s) below over the participant's life expectancy. The participant's birth date is: _____. MM/DD/YYYY

☐ Distribute from the account(s) listed below over the joint life expectancy of the participant and his/her spousal beneficiary who is more than ten years younger.[2] The spouse's birth date is: _____. MM/DD/YYYY

☐ Distribute from the account(s) listed below over a fixed period of _____ years.

☐ Distribute dollar amount(s) from the account(s) listed below.[3]

☐ Distribute percent(s) of the shares in the account(s) listed below.[3]

[1] If distribution is being made due to death of the participant, all non-spousal beneficiaries will need to complete the Decedent IRA application and Inherited Retirement Account Distribution Request form.
[2] The spousal beneficiary designation must also be on file with the employer or plan administrator.
[3] Subject to the 20% mandatory federal withholding requirement.

continued on next page

Step 4B | Automatic withdrawal plan request (periodic distributions) (continued)

Section B: Account Information and Distribution Amount

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

MM/DD/YYYY

B) Select the frequency of your withdrawal: (If no frequency is indicated, automatic withdrawal plan will be monthly.)

- ☐ Monthly (12 times a year)
- ☐ Semi-monthly (24 times a year)
- ☐ 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 periodic distributions:

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

Step 5 | Payment method

Select one:

☐ Direct rollover to a Traditional or Roth IRA

- ☐ To a new DWS Fund IRA
- ☐ To an established DWS Fund IRA: _____ DWS Fund Account Number
- ☐ To the following Custodian / Trustee[2]

Name of Custodian / Trustee | Account Number

Mailing Address | City | State | Zip

☐ Direct rollover to an eligible plan[2]:

Name of Custodian / Trustee | Account Number

Mailing Address of Custodian / Trustee | City | State | Zip

Name of Participant

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

[2] All distribution checks, including those for direct rollovers, will be sent to the account's address of record if you do not supply a complete address for the custodian/trustee of the new IRA or eligible employer plan. For a direct rollover, the participant will need to forward the check to the custodian /trustee of the new IRA or custodian/trustee of the eligible employer plan.

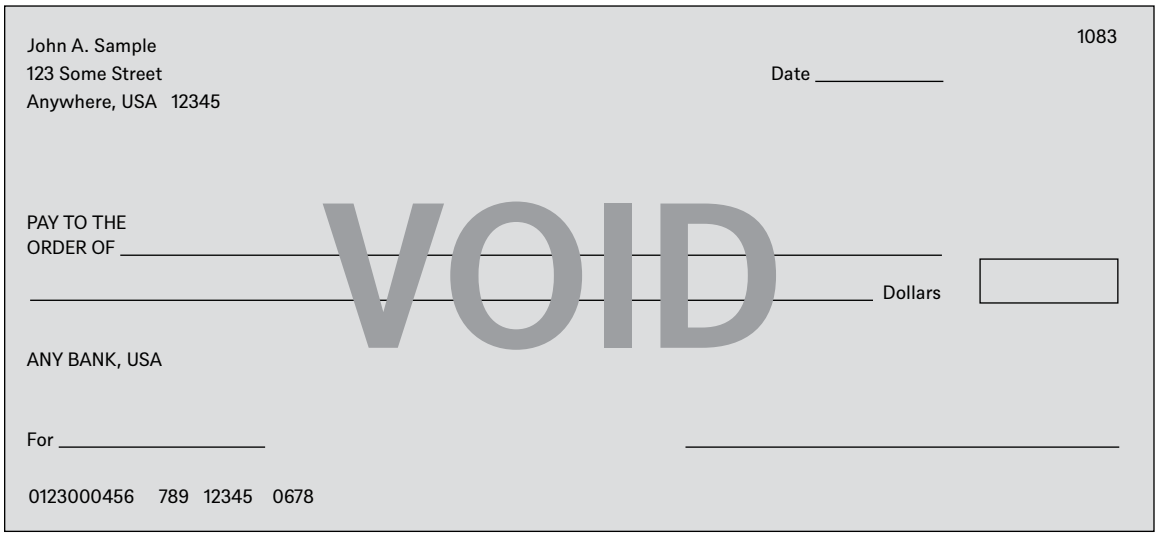
continued on next page

Step 5 Payment method (continued)

☐ Mail distribution check(s) to participant at the account's address of record

☐ Send the distribution(s) to the bank account indicated below*

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



Please indicate the type of account at the 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.

☐ Make check(s) payable to someone other than the participant or to an address other than the account's address of record.
Note: Please obtain a signature guarantee when completing Step 7.

Name of Payee

Mailing Address | City | State | Zip

Step 6 Tax withholding information

Distributions from your account 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. Neither the DWS Funds or DWS Service Company, nor any of their respective agents, affiliates or representatives provide 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.

Section A: Withholding Exemptions (no mandatory withholding applied)

– Required minimum distribution
– Custodian to custodian transfer of funds
– Hardship distribution
– Return of excess contribution
– Distribution less than $200

continued on next page

Section B: Mandatory Federal Withholding

For qualified plan distributions that are eligible for rollover, but not directly rolled over to a Traditional IRA, Roth IRA or an employer plan that accepts rollovers, DWS is required to apply a minimum of 20% federal withholding. If the participant elects to receive all or a portion of his/her account in cash, 20% of the distribution will be automatically withheld and forwarded to the IRS unless an exception applies. State withholding may also be required.

Section C: Elective Federal Withholding

Required minimum distribution to participant at the applicable age for required minimum distributions set forth in the Internal Revenue Code or older:

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

For automatic withdrawal plans: If the participant selected to take distributions as part of an automatic withdrawal plan in Step 4B above, their Federal withholding election will remain in effect until you instruct us to change it. You may change or revoke the 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 the request before the next scheduled distribution.

Non-required distribution to participant at the applicable age for required minimum distributions set forth in the Internal Revenue Code or older, or any distribution to a participant under the applicable age for required minimum distributions set forth in the Internal Revenue Code:

For this distribution, the default withholding rate is 20%. 20% of the distribution will be withheld and forwarded to the IRS unless the participant elects for a different rate to be withheld by completing Form W-4R. As indicated on Form W-4R, the participant can choose a rate greater than 20%, but may not choose a rate less than 20%. If we do not receive a completed Form W-4R, we must withhold the default rate of 20%.

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.

Section D: 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 the participant has also elected for Federal withholding above. If the participant would like to specify an amount greater than the minimum, or would like voluntary state withholding taken, please indicate below. If a state withholding option is selected and the participant's state does not accept withholding, DWS will not take a state withholding from the distribution(s).

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

Step 7 | Employer/plan administrator's signature and signature guarantee

A Medallion Signature Guarantee is only required if:

- the payee is an entity or individual other than the participant, or
- the proceeds are mailed as a direct rollover to a custodian other than DWS Trust Company, or
- the proceeds are mailed to an address other than the participant's address of record, or
- the address of record has changed within the preceding 15 days, or
- the total check distribution amount is more than $100,000.
- You are adding or changing bank information. A Medallion Signature Guarantee is required for the DWS owner(s) and all additional bank account owners.

continued on next page

Employer/plan administrator

The employer/plan administrator certifies that the distribution reason indicated in Step 3 is true and correct, and that such amounts are fully vested and nonforfeitable. I understand that DWS Trust Company is not liable for processing this distribution request at my direction and has no duty to determine if this request complies with the terms of the employer's plan or its permissibility under the Internal Revenue Service rules.

Name of Employer (please print)

Signature of Employer Representative/Plan Administrator

Date – MM/DD/YYYY

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

Name of Sole Proprietor (please print)

Signature (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)

Beneficiary

Print Name

Signature of Beneficiary

Date – MM/DD/YYYY

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

continued on next page

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 the capacity of your title as it relates to this account, i.e; Maria Perez, Trustee; Mohammad Patel, President; Keisha Jones, Executor; etc. The institution providing the Medallion Signature Guarantee 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
PO Box 219151
Kansas City, MO 64121-9151

Overnight Address:

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

continued on next page

Special Tax Notice Regarding Plan Payments

This notice contains important information you will need before you decide how to receive your benefits from

_____ plan.
Name of Plan

If you have additional questions after reading this notice, you can contact your plan administrator at

_____ .
Phone Number or Other Contact Information

Summary

A payment from the plan that is eligible for "rollover" can be taken in two ways. You can have all or any portion of your payment either 1) paid in a "direct rollover" or 2) paid to you. A rollover is payment of your benefits to your traditional individual retirement account (IRA) or to an eligible employer plan which you have designated that will accept it and hold it for your benefit. This choice will affect the tax you owe.

DWS does not provide any advice or make recommendations concerning rollovers. The decision to rollover plan assets is an important one, and before moving plan assets it is important that you understand and consider all options, including whether to keep your assets in the current plan. Among the factors that you may want to consider are applicable plan or account fees, available investment options and investment-related expenses, loan availability, distribution options and tax treatment, as well as other concerns related to your individual circumstances. You should contact a financial advisor and/or a tax specialist if you need assistance understanding your available options and the potential benefits and limitations of each.

If You Choose a Direct Rollover:

- Your payment will not be taxed in the current year and no income tax will be withheld.
- You choose whether your payment will be made directly to your Traditional IRA or to an eligible employer plan that accepts your rollover.
- Your payment will be taxed later when you take it out of the Traditional IRA or the eligible employer plan.
- Your payment cannot be rolled over to a Roth IRA (except as described in section 5 below), SIMPLE IRA or a Coverdell Education Savings Account.

If You Choose to Have Your Plan Benefits Paid to You:

- You will receive only 80% (or less than 80% if you elect to withhold greater than the default rate of 20%) of the payment, because the plan administrator is required to withhold 20% of the payment and send it to the IRS as income tax withholding to be credited against your taxes.
- Your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive payment before age 59½, you may also have to pay an additional 10% tax.
- You can roll over the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days of receiving the payment. The amount rolled over will not be taxed until you take it out of the IRA or the eligible employer plan.
- If you want to roll over 100% of the payment to an IRA or an eligible employer plan, you must replace the money that was withheld. If you roll over only the portion that you received, you will be taxed on the amount that was withheld and that was not rolled over.

Your Right to Waive the 30-Day Notice Period

Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the plan administrator.

continued on next page

No bank guarantee | Not FDIC insured | May lose value

1. Payments that Can and Cannot Be Rolled Over

Payments from the plan may be "eligible rollover distributions." This means that they can be rolled over to a Traditional IRA or to an eligible employer plan that accepts rollovers. Payments from a plan cannot be rolled over to a Roth IRA, a SIMPLE IRA or a Coverdell Education Savings Account. Your plan administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

After-tax contributions

If you made after-tax contributions to the plan, these contributions may be rolled into either an IRA or to certain employer plans that accept rollovers of the after-tax contributions. The following rules apply:

a. Rollover into an IRA
You can roll over your after-tax contributions to an IRA either directly or indirectly. Your plan administrator should be able to tell you how much of your payment is the taxable portion and how much is the after-tax portion. If you roll over after-tax contributions to an IRA, it is your responsibility to keep track of, and report to the IRS on the applicable forms, the amount of these after-tax contributions. This will enable the nontaxable amount of any future distributions from the IRA to be determined. Once you roll over your after-tax contributions to an IRA, those amounts cannot later be rolled over to an employer plan.

b. Rollover into an employer plan
You can roll over after-tax contributions from a 401(k), profit-sharing or money purchase pension plan to another such plan using a direct rollover if the other plan provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You cannot roll over after-tax contributions to a governmental 457 plan. If you want to roll over your after-tax contributions to an employer plan that accepts these rollovers, you cannot have the after-tax contributions paid to you first. You must instruct the plan administrator of this plan to make a direct rollover on your behalf. Also, you cannot first roll over after-tax contributions to an IRA and then roll over that amount into an employer plan.

The following types of payments cannot be rolled over:

Payments spread over long periods

You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for:

- your lifetime (or life expectancy), or
- your lifetime and your beneficiary's lifetime (or joint life expectancies), or
- a period of 10 years or more.

Required minimum distributions

Beginning when you reach the applicable age for required minimum distributions set forth in the Internal Revenue Code or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a "required minimum distribution" that must be paid to you. Special rules apply if you own more than 5% of your employer.

Hardship distributions

A hardship distribution cannot be rolled over.

Corrective distributions

A distribution that is made to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.

Loans treated as distributions

The amount of a plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Section 3 below. Ask the plan administrator of this plan if distribution of your loan qualifies for rollover treatment.

continued on next page

2. Direct Rollover

You can choose a direct rollover of all or any portion of your payment that is an eligible rollover distribution, as described in Section 1 above. You are not taxed on any taxable portion of your payment for which you choose a direct rollover until you later take it out of the IRA or eligible employer plan. In addition, no income tax withholding is required for any taxable portion of your plan benefits for which you choose a direct rollover. This plan might not let you choose a direct rollover if your distributions for the year are less than $200.

Direct rollover to an IRA

You can open an IRA to receive the direct rollover. If you choose to have your payment made directly to an IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to an IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish an IRA to receive the payment. However, in choosing an IRA, you may wish to make sure that the IRA you choose will allow you to move all or a part of your payment to another IRA at a later date, without penalties or other limitations. See IRS Publication 590, Individual Retirement Arrangements, for more information on IRAs (including limits on how often you can roll over between IRAs).

Direct rollover to an eligible employer plan

If you are employed by a new employer that has an eligible employer plan, and you want to do a direct rollover to that plan, ask the plan administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a direct rollover to an IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the plan administrator of that plan before making your decision.

Direct rollover of a series of payments

If you receive a series of payments over a period of less than ten years, each payment is an eligible rollover distribution. Your choice to make a direct rollover will apply to all payments until you change your election. You are free to change your election for any later payments in the series.

Change in tax treatment resulting from a direct rollover

The tax treatment of any payment from the eligible employer plan or IRA receiving your direct rollover might be different than if you received your benefit in a taxable distribution directly from the plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging or capital gain treatment, as explained below. However, if you have your benefit rolled over to a 403(b) plan, a governmental 457 plan, or an IRA in a direct rollover, your benefit will no longer be eligible for that special treatment. See the sections below entitled "Additional 10% tax if you are under age 59½ " and "Special tax treatment if you were born before January 1, 1936."

3. Payment Paid to You

If your payment can be rolled over (see Section 1 above) and the payment is made to you in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply. Following is general information about income tax withholding.

Please note that the default withholding rate for eligible rollover distributions is 20%, but you may elect to withhold an amount greater than 20% by completing Form W-4R[1]. The general information and examples provided below assume the default rate. If you elect a different withholding rate, your situation will be different.

Mandatory withholding

If any portion of your payment can be rolled over and you do not elect to make a direct rollover, the plan is required by law to withhold 20% of that amount and send it to the IRS. For example, if your eligible rollover distribution is $10,000, only $8,000 will be paid to you because the plan must withhold $2,000 as income tax. However, when you prepare your income tax return for the year,

[1] Available at https://www.irs.gov/forms-instructions

continued on next page

unless you make a rollover within 60 days (see "Sixty-day rollover option" below), you must report the full $10,000 as a payment from the plan. You must report $2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding by the plan if your payments for the year are less than $200.

Voluntary withholding

If any portion of your payment is not an eligible rollover distribution but is taxable, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, an amount will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, contact the plan administrator of your plan for the election form and related information.

Sixty-day rollover option

If you have an eligible rollover distribution paid to you, you can still decide to roll over all or part of it to an IRA or to an eligible employer plan that accepts rollovers. If you decide to roll over your payment, you must make the rollover within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the IRA or the eligible employer plan.

You can roll over up to 100% of the eligible rollover distribution, including an amount equal to the 20% that was withheld. If you choose to roll over 100%, you must use other money within the 60-day period to replace the 20% that was withheld. On the other hand, if you roll over only the 80% that you received, you will be taxed on the 20% that was withheld.

Example: Your eligible rollover distribution is $10,000, and you choose to have it paid to you. You will receive $8,000, and $2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the $8,000, you may roll over the entire $10,000 to an IRA or an eligible employer plan. To do this, you roll over the $8,000 you received from the plan, and you will have to use $2,000 from other sources (your savings, a loan, etc.). In this case, the entire $10,000 is not taxed until you take it out of the IRA or eligible employer plan. If you roll over the entire $10,000, you may get a refund of the mandatory $2,000 that was withheld when you file your income tax return.

If, on the other hand, you roll over only $8,000, the $2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the $2,000 that was withheld. However, any refund is likely to be larger if you roll over the entire $10,000.

Additional 10% tax if you are under age 59½

If you receive a payment before you reach age 59½ and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax does not apply to your payment if it is:

- Paid to you because you separate from service with your employer during or after the year you reach age 55.
- Paid because you retire due to disability.
- Paid to you as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies).
- A payment that is paid directly to the government to satisfy a federal tax levy made after December 31, 1999.
- A payment that is paid to an alternate payee under a qualified domestic relations order.
- A payment that does not exceed the amount of your deductible medical expenses.

The additional 10% tax will not apply to distributions from a governmental 457 plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible employer plan or IRA. Any amount rolled over from a governmental 457 plan to another type of eligible employer plan or to a Traditional IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59½, unless one of the exceptions applies. See IRS Form 5329 for more information on the additional 10% tax.

Special tax treatment if you were born before January 1, 1936

If you receive a payment from a 401(k), profit-sharing or money purchase pension plan that can be rolled over under Section 1 and you do not roll it over to an IRA or an eligible employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a "lump-sum distribution," it may be eligible for special tax treatment. A lump-sum distribution is a payment, within one year, of your entire balance under the plan (and certain other similar plans of the employer) that is payable to you after you have reached age 59½ or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59½ or have become disabled). For a payment to be treated as a lump-sum distribution, you must have been a participant in the plan for at least five years before the year in which you received the distribution. The special tax treatment for lump-sum distributions that may be available to you is described below.

continued on next page

Ten-year averaging

If you receive a lump-sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using "Ten-year averaging" (using 1986 tax rates). Ten-year averaging often reduces the tax you owe.

Capital gain treatment

If you receive a lump-sum distribution and you were born before January 1, 1936, and you were a participant in the plan before 1974, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the plan taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump-sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump-sum distributions that you receive in that same year. You may not elect this special tax treatment if you rolled amounts into this plan from a 403(b) plan, a governmental 457 plan, or from an IRA not originally attributable to a qualified employer plan. If you have previously rolled over a distribution from this plan (or certain other similar plans of the employer), you cannot use this special averaging treatment for later payments from the plan. If you roll over your payment to an IRA, governmental 457 plan, or 403(b) plan, you will not be able to use special tax treatment for later payments from that IRA, governmental 457 plan, or 403(b) plan. Also, if you roll over only a portion of your payment to an IRA, governmental 457 plan, or 403(b) plan, this special tax treatment is not available for the rest of the payment. See IRS Form 4972 for additional information on lump-sum distributions and how you elect the special tax treatment.

Loan repayment and offset

If you end your employment with your employer and have an outstanding loan from your plan, your plan account balance may be reduced (or "offset") by the amount of the loan you have not repaid. The amount of your loan offset is treated as a distribution to you at the time of the offset and will be taxed unless you roll over an amount equal to the amount of your loan offset to an IRA or another qualified employer plan within 60 days of the date of the offset. If the amount of your loan offset is the only amount you receive (because, for example, you have made a direct rollover of the balance of your account) or are treated as having received, no tax withholding will be taken. If you receive other payment from your plan, the 20% withholding amount will be based on the entire amount paid to you, including the amount of the outstanding loan balance, but the amount withheld will not exceed the amount of the distribution made to you. A taxable distribution may also occur if you default on a loan under the plan and the plan considers the default a "deemed distribution." The amount of a defaulted plan loan that is a taxable deemed distribution cannot be rolled over.

4. Surviving Spouses, Alternate Payees and Other Beneficiaries

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the plan results from a "qualified domestic relations order," which is an order issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Section 1 above, paid in a direct rollover to an IRA or to an eligible employer plan, or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to an IRA or to an eligible employer plan. Thus, you have the same choices as the employee.

If you are a beneficiary other than a surviving spouse or an alternate payee, you cannot choose a direct rollover, and you cannot roll over the payment yourself if it is paid to you.

If you are a beneficiary other than a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Section 1 above, paid in a direct rollover to an IRA or have the benefit paid to you. You may not roll over a payment that is made directly to you, nor may you choose to roll over a payment to an eligible employer plan. The IRA accepting the transfer is treated like a non-spouse inherited IRA, under which benefits must be distributed in accordance with the required minimum distribution rules. In general, distributions from the inherited IRA must either be paid to you in full within five years of the participant's death or must commence within 12 months of the participant's death and be paid over your life expectancy. The benefits cannot be rolled over from the Inherited IRA to any other IRA. The mandatory withholding rules described in Section 3 above, that typically apply to payments that are not rolled over, do not apply to payments made to non-spouse designated beneficiaries.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lumpsum distributions as described in Section 3 above. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump-sum distribution if the employee met the appropriate age requirements, whether or not the employee had five years of participation in the plan.

continued on next page

5. Special Rules for Direct Rollovers to a Roth IRA

There are special rules which permit you to directly roll over your distribution (not including any amounts attributable to after-tax contributions) to a Roth IRA. If you choose to do this, the amount of the rollover will be subject to taxation in the year of the rollover (not including the 10% tax on early distributions).

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment and is not intended as legal, tax or investment advice. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the plan administrator or a professional tax advisor before you take a payment of your benefits from your plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS's internet website at www.irs.gov, or by calling 1-800-TAX-FORM.

continued on next page

Notice to Participant of Distribution Election

Vested account balance exceeds $5,000. Retain these pages for your records.

To: _____

Date: _____

Re: _____ plan.
Name of Employer

You are entitled to receive a distribution from the plan. This notice explains your distribution options under the plan. Please contact your employer if you have additional questions concerning your distribution.

1. Your proposed distribution date is _____.
   MM/DD/YYYY
   This is the earliest date the plan permits you to receive a distribution of your account balance.

2. Your account balance is $ _____ . This balance is based on the most recent statement of your account. Your actual distribution amount may differ due to investment performance since the date of that account statement.

Other forms included with this notice

- Distribution election form: This form is used to elect the method of payment of your vested account balance.
- Special tax notice regarding plan payments: This notice explains the direct and indirect rollover options, and also explains the income tax withholding rules should you elect to take your distribution from the plan in cash.

Benefit payment options

The plan allows you to elect one or more of the distribution options listed below. See "Special tax notice regarding plan payments" for information on the tax consequences of each option.

- Direct rollover
- Lump-sum payment
- Installments over a specified period of time (not to exceed the life expectancies of you and your designated spousal beneficiary as determined from the applicable IRS tables)
- Joint and survivor annuity (This option is only available in Money Purchase Plans and certain Profit Sharing Plans, and is the required form of distribution payment unless you elect another form of payment. Refer to Step 5 on the distribution election form for an explanation of the joint and survivor annuity option.)

Postponement of distribution

You do not have to begin taking distributions until the later of attainment of normal retirement age or age 62, or when you separate from service. If you do not wish to begin distributions at this time, you must indicate so on the distribution election form. If no election is made, your distributions will be deferred to the later of the dates mentioned above. Due to investment performance, the amount the employer ultimately pays you at your postponed distribution date could be more or less than the value of your account balance stated in this notice.

continued on next page

No bank guarantee | Not FDIC insured | May lose value

Financial effect of distribution options

A direct rollover means the plan pays the distribution amount directly to another eligible employer sponsored retirement plan that accepts rollovers or to a Traditional or Roth IRA. A lump-sum payment generally means your entire account balance is paid to you in a single payment. Under installment distributions, the plan makes periodic payments of your account balance over a specified period of time. You may elect to take the installment distributions directly from the plan, or you may elect to have the plan buy a nontransferable annuity contract that will provide the installment payments. If you elect installment payments directly from the plan, your account balance will be subject to investment performance. Therefore, the total amount you ultimately receive could be more or less than the value of your account balance as of the proposed distribution date.

If you elect installment payments directly from the plan, the plan will calculate each annual installment payment by dividing your latest account balance by the remaining installment period. After beginning installment distributions from the plan, you may accelerate the payment of your unpaid account balance at any time. If you elect to receive installment payments from a nontransferable annuity contract, the plan will use your entire account balance to purchase the contract. This contract will provide payments over the selected installment term and generally will not allow you to accelerate payments. The level of payments provided under the contract will depend on the terms of the contract you choose.

See "Special Tax Notice Regarding Plan Payments" (pages 8–13) for more information on the tax implications for the different options.

Joint and survivor annuity

Notice to Money Purchase Plan and certain Profit Sharing Plan participants

If you are married, the qualified joint and survivor annuity is an immediate annuity that provides a life annuity and a survivor annuity payable for the remaining life of your spouse. The survivor annuity must generally provide a monthly benefit of at least 50% of the monthly amount payable to you. If you are not married, the qualified joint and survivor annuity is an immediate life annuity.

The employer will purchase the qualified joint and survivor annuity contract from an insurance company, using your entire account balance. The employer will give you the contract as evidence of your right to receive the annuity payments from the insurance company. The actual level of the monthly payments made under the annuity contract will depend on many factors, including the annuity purchase rates used by the insurance company; your age and your spouse's age (if applicable) at the time the distribution begins; and the amount of your account balance at the time the annuity contract is purchased. Any costs associated with the purchase of the annuity contract will be paid out of your account balance.

With a qualified joint and survivor annuity, you will receive lifetime income. If you are married and your spouse predeceases you, the annuity payments will continue until your death and then cease. If you are married and your spouse survives you, the joint and survivor annuity contract will make the joint life payments to you until your death, and then make 50% of the joint life payments to your spouse until your spouse's death. The joint and survivor annuity will not pay any death benefits to other beneficiaries. If you waive the joint and survivor annuity option and you obtain your spouse's consent, you may receive your account balance in any other form described in this notice.

If you and your spouse do not wish to have the qualified joint and survivor annuity apply, complete the appropriate sections of the distribution election form.

continued on next page

Participant Distribution Election

Participant must complete this form if their account balance is more than $5,000. Return the completed form to your employer.

Re: _____ plan
Name of Employer

Step 1 | Distribution election

I, the undersigned participant, have read the "Special Tax Notice Regarding Plan Payments" (pages 8-13) and elect payment of my account balance in the following manner.

Please select the appropriate option:

1. ☐ I elect to have my entire distribution paid as a direct rollover to a DWS Fund IRA. I understand that this direct rollover will not be subject to income tax withholding or current income taxes. Please select one of the following options:

   a. ☐ A DWS Fund IRA application is attached.

   b. ☐ My DWS Fund IRA account number is: _____.

2. ☐ I elect to have $ _____ of my distribution paid as a direct rollover to a DWS Fund IRA and the balance paid in cash to me less the required 20%[1] federal income tax withholding and any applicable state income tax withholding. Please select one of the following options:

   a. ☐ A DWS Fund IRA application is attached.

   b. ☐ My DWS Fund IRA account number is: _____.

3. ☐ I elect to have my entire distribution paid as a direct rollover to the IRA or employer sponsored retirement plan listed in Step 2 below. I understand that this direct rollover will not be subject to income tax withholding or current income taxes.

4. ☐ I elect to have $ _____ of my distribution paid as a direct rollover to the IRA or employer sponsored retirement plan listed in Step 2 below and the balance paid in cash to me less the required 20%[1] federal income tax withholding and any applicable state income tax withholding.

5. ☐ I elect to receive my distribution in the form of a joint and survivor annuity. (See Step 3 on the next page regarding applicable federal income tax withholding.)

6. ☐ I elect to receive my distribution as a series of _____ installments received over a period of _____ years.
   Frequency | Number of years

   (See Step 3 on the next page regarding applicable federal and state income tax withholding.)

7. ☐ I elect to receive my entire distribution in cash less the required 20%[1] federal income tax withholding and any applicable state income tax withholding. I also understand that any amount I do not roll over into an IRA or employer sponsored retirement plan, including the amount withheld, will be subject to current income taxes and may be subject to a 10% premature distribution penalty tax if I am under age 59½.

8. ☐ I elect to postpone distribution of my account until the later of age 62 or normal retirement age as defined by the plan document.

Step 2 | Information for direct rollover

Name of IRA Custodian or Plan Trustee	Name of Employer Sponsored Retirement Plan (if applicable)	Account Number (if known)
Mailing Address	City	State Zip

[1] For this distribution, the default withholding rate is 20%. You may select a withholding rate greater than (but not less than) 20%. See Step 3 on the next page regarding applicable federal income tax withholding.

continued on next page

No bank guarantee | Not FDIC insured | May lose value

Step 3 | Income tax withholding election

Distributions from your account 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.

Mandatory Federal Withholding

For distributions pursuant to options 2, 4 and 7 in Step 1 above, DWS is required to apply a minimum of 20% federal withholding. If you elect to receive all or a portion of your account in cash, 20% of the distribution will be automatically withheld and forwarded to the IRS unless an exception applies. State withholding may also be required.

Elective Federal Withholding

For distributions pursuant to options 5 and 6 (if such installment payments will last for a period of ten years or more) in Step 1 above:

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 and returning it to your Employer. 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 with the distribution request, 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 distributions pursuant to options 2, 4 and 7 in Step 1 above:

The default withholding rate is 20%. 20% 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 and returning it to your Employer. As indicated on Form W-4R, you can choose a rate greater than 20%, but you may not choose a rate less than 20%. If we do not receive a completed Form W-4R with the distribution request, we must withhold the default rate of 20%.

A copy of Form W-4R may be included with this conversion 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 (or where withholding is mandatory). 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.

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.)

continued on next page

Step 4 Waiver of minimum notice period

I hereby waive any remaining portion of the required 30-day notice period that must precede a distribution to me from the plan.

Step 5 Consent of spouse

A qualified joint and survivor annuity is the required form of distribution for married participants in a Money Purchase Plan and those in a Profit Sharing Plan who do not meet the exception under Section 11.6 of the basic plan document. If this requirement applies to you, and you request payment of your account balance in a form other than a qualified joint and survivor annuity (Option 5 on previous page), your spouse must consent to this election by signing below.

I, spouse of the participant, hereby consent to the form of distribution payment elected above in Step 1 of this participant distribution election form. I understand that by giving this consent, I am giving up the right to receive annuity benefit payments which otherwise would be payable to me for my lifetime. I understand my consent is irrevocable unless my spouse changes the form of distribution payment. I understand any change is subject to my consent, unless my spouse elects to receive the qualified joint and survivor annuity.

Name of Spouse (please print)

Signature of Spouse

Date – MM/DD/YYYY

Signature of Witness (plan representative or notary public)

Step 6 Participant's signature

Name of Participant (please print)

Social Security Number

Signature of Participant

Date – MM/DD/YYYY

continued on next page

Participant Distribution Election

Participant must complete this form if their account balance is less than $5,000. Return the completed form to your employer.

Re: _____ plan
Name of Employer

Note: If you do not complete and return this form by the distribution date, your entire vested account balance less the required 20% federal income tax withholding will be paid to you in cash.

Step 1 Distribution election

I, the undersigned participant, have read the "Special Tax Notice Regarding Plan Payments" (pages 8-13) and elect payment of my account balance in the following manner.

Please select the appropriate option:

1. ☐ I elect to have my entire distribution paid as a direct rollover to a DWS Fund IRA. I understand that this direct rollover will not be subject to income tax withholding or current income taxes. Please select one of the following options:

   a. ☐ A DWS Fund IRA application is attached.

   b. ☐ My DWS Fund IRA account number is: _____.

2. ☐ I elect to have $ _____ of my distribution paid as a direct rollover to a DWS Fund IRA and the balance paid in cash to me less the required 20%[1] federal income tax withholding and any applicable state income tax withholding. Please select one of the following options:

   a. ☐ A DWS Fund IRA application is attached.

   b. ☐ My DWS Fund IRA account number is: _____.

3. ☐ I elect to have my entire distribution paid as a direct rollover to the IRA or employer sponsored retirement plan listed in Step 2 below. I understand that this direct rollover will not be subject to income tax withholding or current income taxes.

4. ☐ I elect to have $ _____ of my distribution paid as a direct rollover to the IRA or employer sponsored retirement plan listed in Step 2 below and the balance paid in cash to me less the required 20%[1] federal income tax withholding and any applicable state income tax withholding.

5. ☐ I elect to receive my entire distribution in cash less the required 20%[1] federal income tax withholding and any applicable state income tax withholding. I also understand that any amount I do not roll over into an IRA or employer sponsored retirement plan, including the amount withheld, will be subject to current income taxes and may be subject to a 10% premature distribution penalty tax if I am under age 59½.

Step 2 Information for direct rollover

Complete this section only if you selected Option 3 or 4 above.

Name of IRA Custodian or Plan Trustee	Name of Employer Sponsored Retirement Plan (if applicable)	Account Number (if known)	
Mailing Address	City	State	Zip

[1]For this distribution, the default withholding rate is 20%. You may select a withholding rate greater than (but not less than) 20%. See Step 3 on the next page regarding applicable federal income tax withholding.

continued on next page

No bank guarantee | Not FDIC insured | May lose value

Step 3 Income tax withholding election

Mandatory Federal Withholding

For distributions pursuant to options 2, 4 and 5 in Step 1 above, DWS is required to apply a minimum of 20% federal withholding. If you elect to receive all or a portion of your account in cash, 20% of the distribution will be automatically withheld and forwarded to the IRS unless an exception applies. State withholding may also be required.

Elective Federal Withholding

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.

As noted above under "Mandatory Federal Withholding," the default withholding rate for distributions pursuant to options 2, 4 and 5 in Step 1 above, is 20%. 20% 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 and returning it to your Employer. As indicated on Form W-4R, you can choose a rate greater than 20%, but you may not choose a rate less than 20%. If we do not receive a completed Form W-4R with the distribution request, we must withhold the default rate of 20%.

A copy of Form W-4R may be included with this conversion 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 also automatically withhold the minimum required amount and forward it to the appropriate revenue service. 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.

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 4 Waiver of minimum notice period

I hereby waive any remaining portion of the required 30-day notice period that must precede a distribution to me from the plan.

Step 5 Participant's signature

Name of Participant (please print) | Social Security Number

Signature of Participant | Date – MM/DD/YYYY

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. (7/26) B-004191-18 INT-FM46

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.