|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **PARTICIPANT:** | {stdMbrFullNameInProperCase} | | | | **BIRTH DATE:** | {stdMbrDateOfBirth} | |
| **SPOUSE:** | {stdMbrSpouseFullName} | | | | **BIRTH DATE:** | {stdSpouseDateOfBirth} | |
| **RETIREMENT DATE:** | | {RetrDate} | **TYPE:** | {RetrType} | **YEARS:** {yrs} | **HOURS:** | {hours} |

**BENEFICIARY DESIGNATION ❑ Pension ❑ Special Account ❑ Both**

|  |  |  |  |
| --- | --- | --- | --- |
| Name | | | Relationship |
| Social Security Number | Birth Date (MM/DD/YYYY) | Beneficiary Type  Primary Contingent %: | |
| Mailing Address | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| Name | | | Relationship |
| Social Security Number | Birth Date (MM/DD/YYYY) | Beneficiary Type  Primary Contingent %: | |
| Mailing Address | | | |

**BENEFIT OPTION DESCRIPTIONS**

1. **60-Month Benefit Guarantee**

Monthly benefits are paid to the Participant as long as the Participant lives. If the Participant dies before receiving 60 monthly payments, the monthly installments shall be paid to the designated beneficiary until a total of 60 payments have been made.

1. **50% Husband-and-Wife Pension**

This is the automatic form of payment for married Participants unless the Participant and spouse elect another form. This monthly benefit is an amount, which is actuarially reduced from the amount of the benefit in (1). After a Participant's death, if the Participant's spouse named above is still alive, the surviving spouse will receive 50% of the amount paid to the Participant. Such benefits continue to such spouse as long as such surviving spouse lives. If the spouse named above dies and the Participant is still alive, the benefit will not change and will be paid for the Participant's life.

1. **Joint and 75% Survivor Annuity**

This monthly benefit is an amount, which is actuarially reduced from the amount of the benefit in (1). After a Participant's death, if the Participant's spouse named above is still alive, the surviving spouse will receive 75% of the amount paid to the Participant. Such benefits continue to such spouse as long as such surviving spouse lives. If the spouse named above dies and the Participant is still alive, the benefit will not change and will be paid for the Participant's life.

1. **Lump-Sum Payment**

If your balance is $5,000 or less, your benefit will be automatically paid in a single lump sum. If your balance is over $5,000, you may elect, with spousal consent, to take the entire value of the benefit in a single lump sum. All lump sum distributions are subject to 20% IRS income tax withholding. Also, if the lump sum is paid before you reach age 59½, there may be an additional 10% penalty tax. To avoid tax withholding and penalties, you may elect to have the lump sum paid as a direct rollover to an Individual Retirement Account (IRA), a Roth IRA or another qualified plan.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **PARTICIPANT:** | {stdMbrFullNameInProperCase} | | | | **BIRTH DATE:** | {stdMbrDateOfBirth} | |
| **SPOUSE:** | {stdMbrSpouseFullName} | | | | **BIRTH DATE:** | {stdSpouseDateOfBirth} | |
| **RETIREMENT DATE:** | | {RetrDate} | **TYPE:** | {RetrType} | **YEARS:** {yrs} | **HOURS:** | {hours} |

|  |  |  |  |
| --- | --- | --- | --- |
| **Initial**  **One** | **Benefit Options** | **Relative Value\*** | **Pension**  **Amount\*\*** |
|  | 1. **60-Month Benefit Guarantee**   (Default option for unmarried Participants) | {FiveYrRelVal} | **{PartFiveYrBenAmt}** |
|  | 1. **50% Husband-and-Wife Pension**   (Default option for married Participants) | N/A | **{PartJS50}** |
| *Spouse’s Benefit at Participant’s Death* | *{SpouseJS50}* |
|  | 1. **Joint and 75% Survivor Annuity** | {if iblnNoBeneficiaryExists = true}  N/A  {else}  {Part75RelVal}  {endif} | **{PartJS75}** |
| *Spouse’s Benefit at Participant’s Death* | *{SpouseJS75}* |
|  | 1. **Lump-Sum Payment** | N/A | **{PENSION}** |

NOTE: Husband-and-Wife Pension options are available to married Participants only.

**SEE REVERSE FOR BENEFIT PAYMENT OPTION DESCRIPTIONS AND ESTIMATED BENEFIT AMOUNTS**

\* The Relative Value reflects the value of the corresponding option compared with the50% Husband-and-Wife Pension. The Relative Value comparison is intended to allow you to compare the total value of distributions paid in different forms. The Relative Value comparison was made by converting the value of each optional form of benefit available to the 50% Husband-and-Wife Pension- 50% as the common form. This conversion uses interest and life expectancy assumptions. The Relative Value of a benefit is determined by projecting the total benefits expected to be paid to you and a joint annuitant after your death, if applicable, based upon standard mortality tables and discounted for 4.5% (5% if disabled) interest. All comparisons are based on average life expectancies. The value of payments ultimately made under an annuity form of benefit will depend upon your actual longevity. You can request details regarding the actuarial assumptions used to calculate the relative value of optional forms of benefit by contacting MPI at (855) 275-4674.

**\*\* All amounts are an estimate based on current balances and marital status, and subject to verification before payment.** Benefit amounts will not be listed under the Husband-and-Wife Pension options if you are unmarried. The beneficiary for a Husband-and-Wife Pension must be the spouse to whom you are married at the time of retirement regardless of their death, divorce or remarriage during retirement.

**PARTICIPANT’S CONSENT**

I understand that I may only revoke this Benefit Election during the 180-day period immediately preceding my retirement date. I understand that, upon retirement, this benefit election is irrevocable. I understand that, unless I elect otherwise (with my spouse's consent, if applicable), my benefits will be paid in the form of a 50% Husband-and-Wife Pension (if I am married) or as a 60-Month Benefit Guarantee (if I am single). I certify that all of the foregoing information is true and correct.

Participant’s Signature Date

**SPOUSE’S CONSENT**

I acknowledge that if my spouse elects to receive benefits other than a 50% Husband-and-Wife Pension from the Pension Plan, my signature below waives such Husband-and-Wife Pension. This consent is voluntarily given and no undue influence or coercion has been exercised in connection with my decision to give this consent.

Spouse’s Signature **(Must be Witnessed Below)** Date

Subscribed and sworn to before me on this \_\_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_, by {stdMbrSpouseFullName}, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(NOTARY STAMP)

**Signature of MPI Representative or Notary Public in and for said County and State**

|  |  |
| --- | --- |
| **RECIPIENT INFORMATION** | |
| **Recipient’s Name** | **Recipient’s MPID** |
| {stdMbrFullNameInProperCase} | {stdMbrParticipantMPID} |
| **Participant’s Name** (if recipient is not a Participant) | **Participant’s MPID** |
| {stdMbrFullNameInProperCase} | {stdMbrParticipantMPID} |

|  |  |  |  |
| --- | --- | --- | --- |
| **ACCOUNT INFORMATION** (account must be in recipient’s name) | | | |
| **Bank Name** | | | **Phone** |
|  | | |  |
| **Routing or Transit Number** | | **Account Number** | |
|  | |  | |
| **Joint Account?** | **Joint Account Holder’s Name (as it appears on the account)** | | |
| Yes No |  | | |
| **Account Type** (Please select only one.) | | | |
| Checking Savings | | | |

**IMPORTANT: Direct deposit is not available to bank accounts outside the US, trust accounts, or prepaid cards. Also, if this form is received by the 15th of a month and the account information you’ve provided is correct, your direct deposit will be setup for the following month. Otherwise, it may take an additional month for your direct deposit payments to begin, and a check would be mailed to you for the interim month. (Example: If your Direct Deposit form is received on April 30th, you’ll receive a mailed check on or around May 1st, and your monthly Direct Deposit transfer will begin June 1st.)**

****

**Sample**

**Check:**

Please enclose a voided check that shows routing/transit number and your account number.

**RECIPIENT’S CONSENT**

I hereby authorize the Motion Picture Industry Pension Plan (the “Pension Plan”) and the Motion Picture Industry Individual Account Plan (the “IAP”) (collectively, “MPI”) to directly deposit and, if necessary, correct any such deposits by making adjustments, to my account at the bank I have indicated on this form. I understand that I must submit written authorization to MPI to make any changes or to discontinue direct deposit.

I understand that a durable power of attorney, guardianship or conservatorship is required if I choose to designate someone else to legally handle my retirement transactions, bank account activity or changes of address. If a durable power of attorney is used, MPI also requires a doctor’s certification of incapacity. These documents must be original or a certified copy. Benefits are payable to me only and may not be paid to another party (i.e. spouse, attorney in fact, etc.).

Account Holder’s (Recipient’s) Signature Date

The line above must be signed by the recipient or an individual who has a valid power of attorney or order of guardianship or conservatorship.

Joint Account Holder’s Signature (if applicable) Date

**Withholding Certificate for**

**Pension or Annuity Payments**

Type or print your full name Your social security number

{stdMbrFullNameInProperCase}

Home address (number and street or rural route) Claim or identification number

City or town, state and ZIP code

**Complete the following applicable lines:**

(if any) of your pension or annuity contract

**1** I elect not to have income tax withheld from my pension or annuity. (Do not complete lines 2, 3, or 4.) . . . . . . . . . . **>**

**2** I want my withholding from each pension or annuity payment to be figured using the number of allowances and marital status shown below:

**a.** Number of allowances you are claiming from the Regular Withholding Allowances

Worksheet A . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . **> 1**

**b.** Number of allowances from the Estimated Deductions Worksheet B . . . . . . . . **> 2**

SINGLE or MARRIED (with two or more incomes) MARRIED (one income) HEAD OF HOUSEHOLD

**3** I want the following additional amount withheld from each pension or annuity payment. Note: You cannot enter an

amount here without entering the number (including zero) of allowances on line 2 above . . . . . . . . . . . . . . . . **> $**

**4** I want this designated amount withheld from each pension or annuity payment. (Do not complete lines 1, 2, or 3.) . . . **> $**

**Your signature: Date:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Form **W-4P**  Department of the Treasury Internal Revenue Service | | **Withholding Certificate**  **for Periodic Pension or Annuity Payments**  ▶ **Give Form W-4P to the payer of your pension or annuity payments.** | | | OMB No. 1545-0074 |
| **{Plyr}** |
| **Step 1: Enter Personal**  **Information** | **(a)** First name and middle initial | | Last name | **(b) Social security number** | |
| Address | | | | |
| City or town, state, and ZIP code | | | | |
| **(c) Single** or **Married filing separately**  **Married filing jointly** or **Qualifying surviving spouse.**  **Head of household** (Check only if you’re unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.) | | | | |

**Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5.** See pages 2 and 3 for more information on each step and how to elect to have no federal income tax withheld (if permitted).

**Step 2: Income From a Job**

**and/or**

**Multiple Pensions/ Annuities (Including a Spouse’s Job/ Pension/ Annuity)**

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See page 2 for examples on how to complete Step 2.**

Do **only one** of the following.

1. Reserved for future use.
2. Complete the items below.
   1. If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the

deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter “-0-” . . ▶ $

* 1. If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/

annuities. Otherwise, enter “-0-” . . . . . . . . . . . . . . . . . . ▶ $

* 1. Add the amounts from items (i) and (ii) and enter the **total** here . . . . . . . . ▶ $

**TIP:** To be accurate, submit a 2022 Form W-4P for all other pensions/annuities. Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. If you have self-employment income, see page 2.

If (b)(i) is blank and this pension/annuity pays the most annually, complete Steps 3–4(b) on this form. Otherwise, do not complete Steps 3–4(b) on this form.

**Step 4 (optional): Other**

|  |  |  |
| --- | --- | --- |
| **Step 3:** If your total income will be $200,000 or less ($400,000 or less if married filing jointly):  **Claim** Multiply the number of qualifying children under age 17 by $2,000 ▶ $  **Dependent**  **and Other** Multiply the number of other dependents by $500 . . . . . ▶ $  **Credits** Add other credits, such as foreign tax credit and education tax credits ▶ $  Add the amounts for qualifying children, other dependents, and other credits and enter the total here . . . . . . . . . . . . . . . . . . . . . . . . . . . | **3** | $ |
|  | **4(a)** | $ |
| **4(b)** | $ |
| **4(c)** | $ |

**Adjustments**

1. **Other income (not from jobs or pension/annuity payments).** If you want tax withheld on other income you expect this year that won’t have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends .
2. **Deductions.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . . . . . . . . . . . . . . . . . . .
3. **Extra withholding.** Enter any additional tax you want withheld from **each payment** .

**Step 5: Sign**

▲

**Here**

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

**For Privacy Act and Paperwork Reduction Act Notice, see page 3.** Cat. No. 10225T Form **W-4P** (2022)

**Date**

▲

**General Instructions**

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to [*www.irs.gov/FormW4P*.](http://www.irs.gov/FormW4P)

**Purpose of form.** Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don’t use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Choosing not to have income tax withheld.** You can choose not to have federal income tax withheld from your payments by writing “No Withholding” on Form W-4P in the space below Step 4(c). Then, complete Steps 1a, 1b, and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its possessions.

**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. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you (or

you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, you should enter the self-employment income in Step 4(a). Then compute your self-employment tax, divide that tax by the number of payments remaining in the year, and include that resulting amount per payment in Step 4(c). You can also add

**Step 2.** Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2.

***Example 1.*** Bob, a single filer, is completing Form W-4P for a pension that pays $50,000 a year. Bob also has a job that pays

$25,000 a year. Bob has no other pensions or annuities. Bob will enter $25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Bob also has $1,000 of interest income, which he entered on Form W-4, Step 4(a), then he will instead enter $26,000 in Step 2(b)(i) and in Step 2(b)(iii). He will make no entries in Step 4(a) on this Form W-4P.

***Example 2.*** Carol, a single filer, is completing Form W-4P for a pension that pays $50,000 a year. Carol does not have a job, but she also receives another pension for $25,000 a year (which pays less annually than the $50,000 pension). Carol will enter

$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Carol also has $1,000 of interest income, then she will enter

$1,000 in Step 4(a) of this Form W-4P.

***Example 3.*** Don, a single filer, is completing Form W-4P for a pension that pays $50,000 a year. Don does not have a job, but he receives another pension for $75,000 a year (which pays more annually than the $50,000 pension). Don will not enter any amounts in Step 2.

If Don also has $1,000 of interest income, he won’t enter that amount on this Form W-4P because he entered the $1,000 on the Form W-4P for the higher paying $75,000 pension.

***Example 4***. Ann, a single filer, is completing Form W-4P for a pension that pays $50,000 a year. Ann also has a job that pays

$25,000 a year and another pension that pays $20,000 a year. Ann will enter $25,000 in Step 2(b)(i), $20,000 in Step 2(b)(ii), and

$45,000 in Step 2(b)(iii).

If Ann also has $1,000 of interest income, which she entered on Form W-4, Step 4(a), she will instead enter $26,000 in Step 2(b) (i), leave Step 2(b)(ii) unchanged, and enter $46,000 in Step 2(b) (iii). She will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.

half of the annual amount of self-employment tax to Step 4(b) as a deduction. To calculate self-employment tax, you generally

▲**!**

**CAUTION**

***Multiple sources of pensions/annuities or jobs.*** *If you*

*(or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b)*

multiply the self-employment income by 14.13% (this rate is a

quick way to figure your self-employment tax and equals the sum of the 12.4% social security tax and the 2.9% Medicare tax multiplied by 0.9235). See Pub. 505 for more information, especially if your self-employment income multiplied by 0.9235 is over $147,000.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4P. 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, write “No Withholding” in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

**Specific Instructions**

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

*on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for* ***only*** *the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/ annuities.*

**Step 3.** This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can’t be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

**Specific Instructions** *(continued)*

**Step 4 (optional).**

***Step 4(a).*** Enter in this step the total of your other estimated income for the year, if any. You shouldn’t include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won’t have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

***Step 4(b).*** Enter in this step the amount from the Deductions Worksheet, line 6, if you expect to claim deductions other than the basic standard deduction on your 2022 tax return and want to reduce your withholding to account for these deductions.

This includes itemized deductions, the additional standard

deduction for those 65 and over, and other deductions such as for student loan interest and IRAs.

***Step 4(c).*** Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe.

**Note:** If you don’t give Form W-4P to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2022, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.



**Step 4(b)—Deductions Worksheet** *(Keep for your records.)*

* 1. Enter an estimate of your 2022 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to

$10,000), and medical expenses in excess of 7.5% of your income . . . . . . . . . . . . **1** $

* + - $25,900 if you’re married filing jointly or qualifying widow(er)

{

* 1. Enter: • $19,400 if you’re head of household

} . . . . . . . . **2** $

* + - $12,950 if you’re single or married filing separately

|  |  |  |  |
| --- | --- | --- | --- |
| **3** | If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter “-0-” . . . . . . . . . . . . . . . . . . . . . . . . . . | **3** | $ |
| **4** | If line 3 equals zero, and you (or your spouse) are 65 or older, enter: |  |  |
|  | * $14,700 if you’re single or head of household. |  |  |
|  | * $27,300 if you’re married and one of you is under age 65. |  |  |
|  | * $28,700 if you’re married and both of you are age 65 or older. |  |  |
|  | Otherwise, enter “-0-”. See Pub. 505 for more information . . . . . . . . . . . . . . . | **4** | $ |
| **5** | Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information . . . . | **5** | $ |
| **6** | **Add** lines 3 through 5. Enter the result here and in **Step 4(b)** on Form W-4P . . . . . . . . . | **6** | $ |

**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 federal income tax withholding from pension or annuity payments based on your filing status and adjustments; (b) request additional federal income tax withholding from your pension or annuity payments; (c) choose not to have federal income tax withheld, when permitted; or (d) change a previous Form W-4P. 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 being treated as a single person with no other entries on the form; 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 possessions 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.