

Annuity State Tax Withholding Guidelines

American General Life Insurance Company (AGL)

The United States Life Insurance Company in the City of New York (US Life) The Variable Annuity Life Insurance Company (VALIC)

This Guideline is also for **Everlake Assurance Company, Unum Insurance Company, Provident Life & Accident Insurance Company, and the Paul Revere Life Insurance Company** contracts administered by AGL*

Insurance companies issuing individual annuities listed above are hereby referred to as “the Company”

States with a state income tax either require mandatory withholding or allow voluntary withholding. If your state requires mandatory withholding, we will withhold the mandatory amount, regardless of what you elect on the Company’s administrative form. For states that allow for voluntary withholding but do not provide a default rate, if you elect state income tax withholding but do not fill in a specific amount or percentage, we will withhold 5% of the taxable portion of your distribution for state income tax purposes. For states that provide a default rate, we will withhold the default rate unless instructed by you on the Company’s administrative form (e.g., *withdrawal, death claim, etc.*).

Should your resident state require a specific state withholding form, your state income tax withholding election on the Company’s administrative form cannot be accepted (and we will withhold based on the applicable state mandatory withholding rate or the Company’s default state income tax withholding rate) until the required state specific form is received at the Company’s Annuity Service Center. For information regarding your resident state’s specific withholding requirements and mandatory withholding percentages (if applicable), please consult with your tax professional.

Withholding Election – If you are eligible to opt out of federal or state income tax withholding, please be advised that you may be liable to pay the federal or state income tax on your distribution as deemed appropriate by the Internal Revenue Service or state taxing authority, regardless of your election. You may also be subject to tax penalties if your payments of estimated tax and withholding, if any, are not adequate. For changes to your state withholding election, you may provide updated elections on a new copy of the Company’s administrative form, **unless your state requires a specific state withholding form**, in which case you must provide that specific form. Please consult your tax professional for further information.

Provided below are some specific state tax withholding guidelines the Company utilizes to administer financial transactions for annuities. **You should consult your tax professional as to the applicability to your factual situation and if your resident state is not listed below.** The information below may be subject to change, due to either state law changes or updated Company practices.

To determine if you should opt out of State Income Tax, if allowed, or if you have questions about what your state’s default withholding is, you should consult your tax professional.

State	Withholding Guidelines
Arizona	<p>Withholding is only allowed for payments on annuitized contracts or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code. State Income Tax withholding is not available for all other distribution types, even if you are subject to State Income Tax.</p> <p>To opt out of State Income Tax withholding when establishing an annuitized contract or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code, you can elect this option on the Company’s administrative form.</p> <p>To elect State Income Tax withholding when establishing an annuitized contract or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code, you must submit form A-4P.</p> <p>To change an existing withholding election on an annuitized contract or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code, you must submit form A-4P.</p> <p>To opt out of State Income Tax withholding election for an existing an annuitized contract or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code, you can elect this option on the Company’s administrative form, or submit form A-4P, or provide us with a letter of instruction.</p> <p>You may search for the current copy of Form A-4P “Annuitant’s Request for Voluntary Arizona Income Tax Withholding” on azdor.gov.</p>

State	Withholding Guidelines
California	<p>To withhold a specific dollar amount, you must submit form DE 4P “Withholding Certificate for Pension or Annuity Payments” with the Company’s administrative form. Unless you submit form DE 4P “Withholding Certificate for Pension or Annuity Payments” with the Company’s administrative form, the State Income Tax withholding will be calculated as 10% of the Federal Income Tax withholding regardless of the instructions (<i>i.e., percentage, opt out, or dollar amount</i>) on the Company’s administrative form.</p> <p>To opt out of State Income Tax withholding, you must submit form DE 4P “Withholding Certificate for Pension or Annuity Payments” with the Company’s administrative form. Unless you submit form DE 4P “Withholding Certificate for Pension or Annuity Payments” with the Company’s administrative form, the State Income Tax withholding will be calculated as 10% of the Federal Income Tax withholding regardless of the instructions (<i>i.e., percentage, opt out, or dollar amount</i>) on the Company’s administrative form.</p> <p>Percentage withholding is calculated at 10% of the Federal Income Tax withheld, only. Please see the following instructions for additional information: Unless you submit form DE 4P “Withholding Certificate for Pension or Annuity Payments” with the Company’s administrative form, the State Income Tax withholding will be calculated as 10% of the Federal Income Tax withholding regardless of the instructions (<i>i.e., percentage, opt out, or dollar amount</i>) on the Company’s administrative form. Any other percentage elections will need to be expressed as a dollar amount and submitted to us on DE 4P “Withholding Certificate for Pension or Annuity Payments” with the Company’s administrative form.</p> <p>You may search for the current copy of Form DE 4P “Withholding Certificate for Pension or Annuity Payments” on edd.ca.gov.</p>
Connecticut	<p>To opt out of State Income Tax withholding, you must submit Form CT-W4P and elect “Withholding Code E” with the Company’s administrative form. You cannot opt out of full surrenders.</p> <p>To elect a State Income Tax withholding that is higher or lower than the default, you must submit Form CT-W4P with the Company’s administrative form. You cannot withhold full surrenders lower than the default.</p> <p>You may search for the current copy of Form CT-W4P “Withholding Certificate for Pension or Annuity Payments” on portal.ct.gov.</p>
Illinois	<p>To opt out of State Income Tax withholding, you can elect this option on the Company’s administrative form.</p> <p>To elect any State Income Tax withholding, you must submit Form IL-W-4 with the Company’s administrative form.</p> <p>You may search for the current copy of Form IL-W-4 “Employee’s and other Payee’s Illinois Withholding Allowance Certificate and Instructions” on tax.illinois.gov.</p>
Iowa	<p>If Federal Income Tax withholding is requested, then State Income Tax withholding is mandatory.</p> <p>To opt out of State Income Tax withholding or to withhold any amount other than the default, you must submit Form IA W-4P with the Company’s administrative form.</p> <p>If you are 55 or older, you may elect to opt out of State Income Tax withholding on the Company’s administrative form. Form IA W-4P must be submitted with the Company’s administrative form to withhold any amount other than default.</p> <p>You may search for the current copy of Form IA W-4P “Withholding Certificate for Pension or Annuity Payments” on tax.iowa.gov.</p>
Kansas	<p>If Federal Income Tax withholding is mandatory, then State Income Tax withholding is mandatory.</p> <p>When State Income Tax is mandatory, you may only elect an amount higher than the default rate.</p>
Maine	<p>If Federal Income Tax withholding is requested, then State Income Tax withholding is mandatory.</p> <p>To opt out of State Income Tax withholding or to withhold any amount higher than the default, you must submit Form W-4ME with the Company’s administrative form for non-periodic payments.</p> <p>To provide an accurate wage bracket calculation for periodic payments, you must submit Form W-4ME and IRS Form W-4P must be submitted with the Company’s administrative form. Otherwise, we will use default values for the calculation for periodic payments.</p> <p>You may search for the current copy of Form W-4ME “Employee’s Withholding Allowance Certificate” on maine.gov and IRS Form W-4P “Withholding Certificate for Periodic Pension or Annuity Payments” on irs.gov.</p>
Maryland	<p>If Federal Income Tax withholding is mandatory, then State Income Tax withholding is mandatory.</p> <p>When State Income Tax withholding is mandatory, you may only elect an amount higher than the default rate.</p>

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Massachusetts	<p>If Federal Income Tax withholding is mandatory, then State Income Tax withholding is mandatory.</p> <p>To opt out of State Income Tax withholding, you must elect to opt out of Federal Income tax withholding.</p>
Michigan	<p>To opt out of State Income Tax withholding, you must submit Form MI W-4P with the Company's administrative form.</p> <p>To withhold above the default amount, you can elect this option on the Company's administrative form. You cannot withhold less than the default amount.</p> <p>You may search for the current copy of Form MI W-4P "Withholding Certificate for Michigan Pension or Annuity Payments" on michigan.gov.</p>
Mississippi	<p>To opt out of State Income Tax withholding or provide an accurate wage bracket calculation, you must submit Form 89-350 with the Company's administrative form if:</p> <ol style="list-style-type: none"> 1) you are subject to the early withdrawal penalty tax (<i>under age 59½, or separated from service at 54, or earlier for plan participants</i>), or 2) if withdrawal is for excess contributions to an IRA that exceeded the annual limit <p>Wage bracket elections for all other transaction types not listed above can be made on the Company's administrative form.</p> <p>You may search for the current copy of Form 89-350 "Mississippi Employee's Withholding Exemption Certificate" on dor.ms.gov.</p>
Montana	<p>To opt out of State Income Tax withholding, you may elect this option on either Form MW-4 or on our Company's administrative form.</p> <p>If you elect any State Income Tax withholding on our Company's administrative form, we will process the default rate. All other State Income Tax withholding elections must be provided on Form MW-4 and must be submitted with the Company's administrative form.</p> <p>You may search for the current copy of Form MW-4 "Montana Employee's Withholding and Exemption Certificate" on mtrevenue.gov.</p>
Nebraska	<p>If Federal Income Tax withholding is mandatory, then State Income Tax withholding is mandatory.</p> <p>To opt out of State Income Tax withholding, you must submit Form W-4N with the Company's administrative form.</p> <p>Form W-4N must be submitted with the Company's administrative form to elect additional State Income Tax withholding above the default, you cannot withhold less than the default for <u>non-periodic payments</u>.</p> <p>Form W-4N must be submitted with the Company's administrative form in order to provide an accurate wage bracket calculation. Otherwise, we will use default values for the calculation for <u>periodic payments</u>.</p> <p>You may search for the current copy of Form W-4N "Nebraska Withholding Allowance Certificate" on revenue nebraska.gov.</p>
New York	<p>Only requests for State Income Tax withholding will be processed. Requests for City Income Tax Withholding will not be processed.</p> <p>To request or update State Income Tax withholding for periodic payments, then Form IT-2104-P must be submitted with the Company's administrative form.</p> <p>To opt out or elect any State Income Tax withholding, you can elect this on the Company's administrative form for non-periodic payments.</p> <p>You may search for the current copy of Form IT-2104-P "Annuitant's Request for Income Tax Withholding" on tax.ny.gov.</p>
North Carolina	<p>If Federal Income Tax withholding is requested, then State Income Tax withholding is mandatory.</p> <p>To withhold State Income Tax above the default amount, you can elect this option on the Company's administrative form. You cannot withhold less than the default amount.</p> <p>If you elect to opt out of Federal Income Tax withholding, you may also elect to opt out of State Income Tax withholding by electing both options on the Company's administrative form.</p>

State	Withholding Guidelines
Oklahoma	<p>If Federal Income Tax withholding is requested, then State Income Tax withholding is mandatory.</p> <p>To opt out of State Income Tax withholding or to determine an additional amount to be withheld above the default, you must submit Form OK-W-4-R or Form OK-W-4-P with the Company's administrative form.</p> <p>You may search for the current copies of Forms OK-W-4-R "Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions" and OK-W-4-P "Withholding Certificate for Periodic Pension or Annuity Payments" on oklahoma.gov.</p>
Vermont	<p>If Federal Income Tax withholding is mandatory, then State Income Tax withholding is mandatory.</p> <p>Periodic payment withholding will be calculated using wage bracket calculations. For all other distribution types, the percentage instruction provided on the Company's administrative form will be calculated as a percentage of the Federal Income Tax amount withheld. You cannot withhold less than the default rate.</p>
Virginia	<p>If Federal Income Tax withholding is requested, then State Income Tax withholding is mandatory unless the account is an IRA or SEP IRA contract.</p> <p>To opt out or to elect a specific withholding rate, you may elect this on the Company's administrative form for IRA or SEP IRA contracts.</p> <p>For all other contract types, Form VA-4P is required to opt out of State Income Tax withholding if no Federal Income Tax is requested or to determine a specific amount to be withheld other than the default rate.</p> <p>You may search for the current copy of Form VA-4P "Withholding Exemption Certificate for Recipients of Pension and Annuity Payments" on tax.virginia.gov.</p>

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