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Mailing Address – PO Box 23700, Tigard OR 97281-3700
Toll free – 888-320-7377 Fax – 503-598-0561
Website – <https://oregon.gov/pers>

Member Account Withdrawal Application Packet

Important Information

There are several important factors to consider when deciding whether to withdraw your member account(s):

- Your Tier One, Tier Two, and/or IAP disbursement is based on the account balance at the time PERS processes the payment, not the date you select to withdraw.
- Tier Two and IAP accounts are credited with investment earnings and losses annually and are subject to loss exposure until your account(s) is distributed.
- Tier Two and IAP accounts have no guaranteed rate of return.

Withdrawal eligibility

You must be separated from all PERS employers, including substitute, temporary, and on-call positions, to apply for a withdrawal of your account. You must remain separated from all PERS employers for the full calendar month following the month you terminated employment with your last PERS employer. The calendar month must run from the first day of the month through the last day (example: If you terminate any day in February, you cannot return to work until April 1). PERS will not issue a withdrawal check until this separation period has elapsed. If PERS issues a withdrawal and later discovers the above criteria were not met, you must return the withdrawn amount(s) for redeposit into your Tier One/Tier Two and/or IAP account(s).

Please ensure that you have terminated employment with all PERS employers. If you are unsure of which employers you have worked for, please contact PERS Member Services toll free at 888-320-7377.

You can withdraw your account balance if you are not yet eligible for a service retirement.

Separate withdrawal eligibility rules and withdrawal applications apply to judge members and alternate payees (APs) with separate accounts (see the PERS website for the Judge Member’s Handbook and AP eligibility information). **Contact Member Services toll free at 888-320-7377 for the AP withdrawal application.**

This packet contains:

- Instructions for Member Account Withdrawal Application Packet
- Instructions for Member Account Withdrawal Application form
- Member Account Withdrawal Application form
- Instructions for Withdrawal Direct Transfer Rollover Acceptance form
- Withdrawal Direct Transfer Rollover Acceptance form
- Verification of Age
- Federal Tax Information Disclosure
- W-9: IRS Request for Taxpayer Identification Number and Certification

If you want to withdraw your account(s), complete the following forms:

- Member Account Withdrawal Application form
- Withdrawal Direct Transfer Rollover Acceptance form (if applicable)
- W-9: IRS Request for Taxpayer Identification Number and Certification

Return the forms to:

PERS
PO Box 23700
Tigard, OR 97281-3700
Fax: 503-598-0561

How to avoid common errors

1. Sign and date forms.
2. If your name has changed from the name PERS has on record, you must submit a copy of the legal document authorizing your name change (e.g., divorce decree, marriage license, etc.) and an [Information Change Request](#). This form is available on the PERS website. Write “Withdrawal pending” on the form, and submit it with your withdrawal application. Complete the application and all other forms using your new name as shown on your legal documentation.

Member Account Withdrawal Application Packet

Important: Read instructions before you complete and submit forms.

Things to consider

Most applications will be processed within 120 days from your effective withdrawal date, which is the first of the month following the receipt of your withdrawal application.

Information for Tier One/Tier Two members

By withdrawing your Tier One/Tier Two member account, you forfeit all membership rights in the Tier One/Tier Two program. Withdrawals do not include an employer match of dollars. You may restore membership rights if:

- you are reemployed in a PERS-qualifying position within five years from the date you separated from all PERS-covered employers, **and**
- you redeposit your withdrawal amount, plus interest, within one year of reemployment.

This will be your only opportunity to restore your Tier One or Tier Two membership rights.

Information for OPSRP Pension Program members

You must enter your date of birth in the area provided in Section A. You must also present documents to verify your age. You will find a list of acceptable verification of age documents after the application instructions.

You cannot withdraw from the OPSRP Pension Program unless you are vested in that program and the present value of your accrued benefit is \$5,000 or less. You become vested in the OPSRP Pension Program when you have made qualifying contributions in each of five calendar years or when you reach normal retirement age.

By withdrawing from the OPSRP Pension Program you forfeit all rights in that program. You cannot restore those rights.

Information for Individual Account Program (IAP) members

By withdrawing from the IAP you forfeit all rights in that program. You cannot restore those rights.

Which forms do I need?

You must complete and submit the Member Account Withdrawal Application.

If you are rolling over any portion of your withdrawal, you **must also** submit the Withdrawal Direct Transfer Rollover Acceptance form.

Complete and submit an Internal Revenue Service (IRS) Form W-9: Request for Taxpayer Identification Number and Certification.

General instructions

- Type or print clearly in dark ink. Illegible forms may be returned, which could delay your request.
- Do not cross out, modify, or alter the application in any way—this could void your application
- Deliver, fax (503-598-0561), or mail the Member Account Withdrawal Application and IRS Form W-9 to PERS. Include the Withdrawal Direct Transfer Rollover Acceptance form, if applicable.
- PERS cannot process the Withdrawal Direct Transfer Rollover Acceptance form until we receive the Member Account Withdrawal Application. We recommend submitting both documents together.
- If we do not receive complete and accurate forms within 180 days from the date we receive your application, we may cancel your application.

Note: Please notify PERS if your address changes after receiving your distribution. We will mail your IRS Form 1099-R (tax form) by January 31 to the address you indicate in Section A on the application (unless you change your address with the Information Change Request form).

Instructions for Member Account Withdrawal Application

Section A: Member information

Fill in the personal information block completely. If you do not know your PERS ID, leave it blank.

Providing your Social Security number (SSN) is mandatory, and PERS is authorized to request it under provisions of the Internal Revenue Code. It will be used primarily to comply with mandatory IRS reporting. It may also be used for confirmation purposes or recovery of overpaid funds.

You must enter your Social Security number (SSN) or Individual Tax Payer Identification Number (ITIN) even if you are a nonresident alien (see tax and residency explanation in Section E on page 3 of these instructions).

Section B: Account withdrawal selection

Check **All of my eligible PERS accounts** to apply for a withdrawal of all of your PERS member accounts. If you check this box, you will receive a withdrawal of all applicable accounts [this includes Tier One, Tier Two, IAP, OPSRP Pension Program, police and firefighter (P&F) unit account, and Loss of Membership (LOM) account].

Check **My P&F unit account** to withdraw **only** your P&F unit account. This withdrawal cancels your P&F unit account and prevents you from contributing to or participating in the P&F unit account in the future, even when employed in another P&F position.

Check **My Loss of Membership (LOM) account** to withdraw **only** your LOM account.

Note: To apply for a withdrawal of your alternate payee (AP) account, you will need to complete an Alternate Payee Account Withdrawal Application. Contact PERS Member Services toll free at 888-320-7377 for the AP Withdrawal Application.

Section C: Withdrawal payment options

The withdrawal payment option you choose will apply to all accounts you withdraw.

Check **Cash Option** if you want PERS to pay you directly.

Check **Direct Transfer Rollover** if you want PERS to roll over all or any portion of your withdrawal amount.

- The rollover amount from all accounts must total at least \$200.
- If you checked this box, you **must** fill out the Withdrawal Direct Transfer Rollover Acceptance form.

If you are splitting the withdrawal amount between the cash option and the direct transfer rollover:

- Clearly indicate the percentage or dollar amount you want to roll over. We will mail the remaining balance to you after withholding 20 percent federal tax and, if appropriate, Oregon state tax from the taxable portion of your withdrawal.
- If you do not specify a percentage or dollar amount to be rolled over, PERS will roll over 100 percent of your withdrawal.

Section D: Tax and residency

(PERS must withhold 20 percent federal income tax from any taxable amount paid directly to you)

Please read the Federal Tax Information Disclosure included in this package.

Check **Do not withhold 8 percent Oregon state tax** if you do not want PERS to withhold 8 percent Oregon state tax. The 8 percent will be withheld unless you check this box.

If you want additional Oregon state tax withheld, enter the total additional dollar amount you want withheld in the space provided.

PERS is required by federal law to withhold 20 percent for federal tax from the taxable amount which is sent directly to the IRS. If you want more than the 20 percent federal tax withheld, enter the total additional dollar amount you want withheld in the space provided. If you are withdrawing multiple accounts and direct PERS to withhold an additional amount, that amount will be withheld from a single account.

Check **I am a U.S. citizen or resident alien** if you are a U.S. citizen or a resident alien and complete the enclosed IRS form W-9: Request for Taxpayer Identification Number and Certification.

Check **I am a non-resident alien** if you are a non-resident alien and complete [IRS Form W-8BEN](#): Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. This form is available in the Forms section of the PERS website.

Section E: Residency certification (required)

If you are a **Tier One member** (hired into a PERS-covered position before January 1, 1996), by law you must declare if your benefit payment(s) will be subject to Oregon state income tax based on your residency.

You must check one of the statements in Section E.

You must sign the form to declare your residency. If you fail to provide a signature in this section, this form will be returned for signature, which may cause a delay processing your benefits.

Section F: Member signature and federal tax 30-day waiver: Required

The IRS requires PERS to notify you of the tax consequences of taking a withdrawal by providing the Federal Tax Information Disclosure.

You have 30 days to review your withdrawal options and the associated tax consequences. PERS will not process your withdrawal payment until the 30-day period has passed unless you check the box to waive your right to this 30-day period. If you check the waiver box, PERS will process your withdrawal as soon as possible.

You must sign and date the application. Deliver, fax, or mail the application to PERS. Keep a copy for your records.

If PERS is unable to process your withdrawal within 180 days from the date we receive your application, the IRS requires us to provide the Federal Tax Information Disclosure again, and you will need to complete a new Acknowledgement of Receipt of Federal Tax Information Disclosure form. We will contact you if this happens.



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Member Account Withdrawal Application

Section A: Member information (Type or print clearly in dark ink. Illegible forms may be returned to you. This could delay your request.)

First name	MI	Last name	Social Security number*
Mailing address (street or PO box)			PERS ID (optional)
City	State	Zip	Country
Date of birth (mm-dd-yyyy)			
Day phone number		Evening phone number	Email (optional)

Section B: Account withdrawal selection

Which accounts do you want to withdraw?

- All of my eligible PERS accounts. Only my P&F unit account. Only my Loss of Membership (LOM) account.

Section C: Withdrawal payment options (the option you choose will apply to all accounts you withdraw)

- Cash Option** Please issue my withdrawal payment(s) directly to me.
 Direct Transfer Rollover** Rollover 100 percent or _____ percent or \$ _____ of my rollover-eligible withdrawal amount to my IRA or eligible employer plan.

****If you select this option, you must also fill out and submit the Withdrawal Direct Transfer Rollover Acceptance form.**

Section D: Tax and residency (PERS must withhold 20 percent federal income tax from any taxable amount paid directly to you)

- Do not withhold 8 percent Oregon state income tax (8 percent will be withheld if you do not check this box).

Do you want additional tax withheld?

Yes, withhold \$ _____ more than the 8 percent for Oregon state income tax.

Yes, withhold \$ _____ more than the mandatory 20 percent federal tax.

- I am a U.S. citizen or resident alien, and I have completed and included my IRS Form W-9.

- I am a non-resident alien, and I have completed and included my IRS Form W-8BEN.

Section E: Residency certification (required)

If you are a **Tier One member** (hired into a PERS-covered position before January 1, 1996), you must check one of the boxes below.

- I am a resident of the state of Oregon; therefore, payments made to me as a result of this application will not be exempt from Oregon personal income tax by reason of non-residency.
 I am not a resident of the state of Oregon; therefore, payments made to me as a result of this application will not be subject to Oregon personal income tax.

I hereby declare that the above statement is true to the best of my knowledge and belief, and I understand it is subject to penalty for perjury.

Member signature (do not print)

Date

Section F: Member signature and federal tax 30-day waiver: Required

By signing below, I acknowledge the following: The information I have provided above is correct, and I have received and read the Federal Tax Information Disclosure. I have terminated my employment with all PERS employers as of the date of this application. I understand I cannot return to work for a PERS-covered employer for the full calendar month following the month in which I left employment. The calendar month must run from the first day of the month through the last day (example: If I terminate any day in February, I cannot return to work until April 1). PERS will not issue my withdrawal check until I meet these criteria.

- I waive my right to the 30-day period for reviewing the Federal Tax Information Disclosure.

Member signature (do not print)

Date

Instructions for Withdrawal Direct Transfer Rollover Acceptance

Use this form only if you select the Direct Transfer Rollover option in Section D on the Member Account Withdrawal Application.

PERS cannot process the Withdrawal Direct Transfer Rollover Acceptance form until we receive your Member Account Withdrawal Application.

Section A: Member information

Fill in the personal information block completely. If you do not know your PERS ID, leave it blank.

Providing your Social Security number (SSN) is mandatory, and PERS is authorized to request it under provisions of the Internal Revenue Code. It will be used primarily to comply with mandatory IRS reporting. It may also be used for confirmation purposes or recovery of overpaid funds.

COMPLETE SECTION B OR C, BUT NOT BOTH

Section B: IRA information

- Consult your financial institution if you need help completing this section.
- Provide the IRA account number if available. This is not your Social Security number. Your financial institution can provide this information.
- Indicate whether the IRA is a traditional IRA or a Roth IRA by checking the appropriate box.
- The financial institution name you enter will be the payee on the rollover check.
- Provide the complete mailing address for the financial institution.
- Provide the financial institution's phone number.

Tier One/Tier Two and OPSRP Pension Program rollover checks will be sent to your financial institution.

IAP account rollover checks will be sent to you directly for you to forward to your financial institution.

Section C: Eligible employer plan information (includes 457 deferred compensation plans)

Make sure your plan administrator or financial institution completes and signs this section.

As the plan administrator or financial institution, you will need to:

- Check the box acknowledging whether the plan will or will not accept and separately account for after-tax contributions.
- Sign and date as the authorized plan representative. We cannot process the rollover without a signature.
- Print your name and title.
- On the lines provided, tell us to whom the check should be made payable, the mailing address, and the phone number of the financial institution where the check should be mailed.

Section D: Authorization and signature

If you wish PERS to release information to your authorized representative, check the box and write in the authorized representative's name. Sign and date the form.

Verification of Age

Photocopies of birth-date documents and, if applicable, beneficiary birth-date documents are required before benefits are paid. We will not accept documents that are incomplete, appear to be altered, or are difficult to read. If your documents are not accepted, you will need to submit new photocopies. Please include your PERS ID or Social Security number* on all documents submitted, including beneficiary forms.

<p>Group 1 If one item in this group is furnished showing birth dates, no further evidence of age is needed.</p> <p>Any ONE of these:</p> <ul style="list-style-type: none"> • Copy of Oregon driver’s license or ID card if issued on or after February 4, 2008 • Birth verification issued by state, county, or country (Documents issued by foreign governments in a language other than English need to include a translation into English certified by a notary public, public agency, or other public official.) • American Indian Reservation Age Verification • Infant baptism certificate • Hospital birth certificate (if signed by attending physician or issued by state) • Passport (current or expired) • School-age record • Naturalization or citizenship papers • Family Bible record (If this record is furnished, include the following information certified by a notary public or other public official: copy of all family record entries in the Bible referring to applicant and parents, brothers, and sisters; Bible publication date or apparent age of Bible; when birth date was entered and by whom.) 	<p>Group 2 Two items in this group from different sources are sufficient if age or birth date is shown.</p> <p>Any TWO of these:</p> <p>Example: One child’s birth certificate and one driver’s license.</p> <ul style="list-style-type: none"> • A notarized affidavit by an older, immediate family member in a position to know the birth date (e.g., father, mother, etc.) • Certificate of military record • Marriage record (Record must show your age or date of birth at time of marriage.) • Copy of Oregon driver’s license or ID card if issued before February 4, 2008, or any other state’s license or ID card issued at any time • County voter registration (Must show your age or date of birth; do not send in your precinct card.) • Copy of child’s birth certificate if it shows age of parents • Social Security record (Record must be displayed on an estimate of benefits or screen print from the Social Security office. Document must be dated within last 12 months.) • Military ID (military record DD214) • Concealed weapons permit
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- If it is impossible for you to furnish the proof required in Group 1 or 2, write to PERS with a full explanation.
- Since the documents submitted cannot be returned, we suggest using photocopies. If it is illegal to copy a document, bring it in, and PERS will verify the birth information.
- Be sure to put the PERS member’s Social Security number on all documents so they are properly recorded.

Federal Tax Information Disclosure

You are receiving this notice because all or a portion of a distribution you are receiving from your PERS Chapter 238 Program (Tier One/Tier Two) or Oregon Public Service Retirement Plan (OPSRP) Pension Program or Individual Account Program benefit is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

Rules that apply to most distributions from PERS are described in the “General Information About Rollovers” section. Special rules that only apply in certain circumstances are described in the “Special Rules and Options” section.

General information about rollovers

How can a rollover affect my taxes?

You will be taxed on your distribution from PERS if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10 percent additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive distributions later and the 10 percent additional income tax will not apply if those distributions are made after you are age 59½ (or if an exception applies).

Where may I roll over the distribution?

You may roll over the distribution to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to distribution from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, PERS will make the distribution directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the distribution to make the deposit. If you do not do a direct rollover, PERS is required to withhold 20 percent of the distribution for federal income taxes. This means that, in order to roll over the entire distribution in a 60-day rollover, you must use other funds to make up for the 20 percent withheld. If you do not roll over the entire amount of the distribution, the portion not rolled over will be taxed and will be subject to the 10 percent additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any distribution from PERS is eligible for rollover, except:

- Certain distributions spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70 ½ (if born before July 1, 1949), age 72 (if born after June 30, 1949), or after death.
- Hardship distributions

- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by PERS
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment

The PERS administrator or the payer can tell you what portion of a distribution is eligible for rollover.

If I don't do a rollover, will I have to pay the 10 percent additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10 percent additional income tax on early distributions for any distribution from PERS (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the distribution not rolled over.

The 10 percent additional income tax does not apply to the following distributions from PERS:

- Distributions made after you separate from service if you will be at least age 55 in the year of the separation
- Distributions that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Distributions from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Distributions made due to disability
- Distributions after your death
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by PERS
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Distributions made directly to the government to satisfy a federal tax levy
- Distributions made under a qualified domestic relations order (QDRO)
- Distributions up to the amount of your deductible medical expenses
- Certain distributions made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001, for more than 179 days
- Distributions of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution

If I do a rollover to an IRA, will the 10 percent additional income tax apply to early distributions from the IRA?

If you receive a distribution from an IRA when you are under age 59½, you will have to pay the 10 percent additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10 percent additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for distributions from an IRA, including:

- There is no exception for distributions after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA

of a spouse or former spouse).

- The exception for distributions made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) distributions for qualified higher education expenses, (2) distributions up to \$10,000 used in a qualified first-time home purchase, and (3) distributions after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Special rules and options

Will I owe state income taxes?

This notice does not describe any state or local income tax rules (including withholding rules).

If your distribution includes after-tax contributions

After-tax contributions included in a distribution are not taxed. If a distribution is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the distribution. If you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a distribution.

You may roll over to an IRA a distribution that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later distributions from the IRAs). If you do a direct rollover of only a portion of the amount paid from PERS and a portion is paid to you, each of the distributions will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the distribution made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals \$12,000, of which \$2,000 is after-tax contributions. In this case, if you roll over \$10,000 to an IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a distribution that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a distribution that includes after-tax contributions, but only up to the amount of the distribution that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the distribution of a nonrefundable user fee. For more information, see IRS Publication 590, *Individual Retirement Arrangements (IRAs)*.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936, and receive a lump-sum distribution that you do not roll over, special rules for calculating the amount of the tax on the distribution might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

If you are an eligible retired public safety officer and your pension distribution is used to pay for health coverage or qualified long-term care insurance

If you retired as a public safety officer and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income distribution paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your distribution to a Roth IRA

You can roll over a distribution made before January 1, 2010, to a Roth IRA only if your modified adjusted gross income is not more than \$100,000 for the year the distribution is made to you and, if married, you file a joint return. These limitations do not apply to distributions made to you from PERS after 2009. If you wish to roll over the distribution to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the distribution to a Roth IRA, a special rule applies under which the amount of the distribution rolled over (reduced by any after-tax amounts) will be taxed. However, the 10 percent additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within five years, counting from January 1 of the year of the rollover). For PERS distributions during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a two-year period starting in 2011.

If you roll over the distribution to a Roth IRA, later distributions from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a distribution made after you are age 59½ (or after your death or disability or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least five years. In applying this five-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Distributions from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10 percent additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, *Individual Retirement Arrangements (IRAs)*. You cannot roll over a distribution from PERS to a designated Roth account in an employer plan.

If you are not a plan participant

Distributions after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10 percent additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse

If you receive a distribution from PERS as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA. An IRA you treat as your own is treated like any other IRA of yours, so that distributions made to you before you are age 59½ will be subject to the 10 percent additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70 ½ (if born before July 1, 1949) or age 72 (if born after June 30, 1949). If you treat the IRA as an inherited IRA, distributions from the IRA will not be subject to the 10 percent additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from PERS, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70 ½ (if born before July 1, 1949) or age 72 (if born after June 30, 1949).

If you are a surviving beneficiary other than a spouse

If you receive a distribution from PERS because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Distributions from the inherited IRA will not be subject to the 10 percent additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Distributions under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a distribution from PERS under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the distribution to your own IRA or an eligible employer plan that will accept it). Distributions under the QDRO will not be subject to the 10 percent additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20 percent, PERS is generally required to withhold 30 percent of the distribution for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

Other special rules

If a distribution is one in a series of distributions for less than 10 years, your choice whether to make a direct rollover will apply to all later distributions in the series (unless you make a different choice for later distributions).

If your distributions for the year are less than \$200, PERS is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than \$1,000 will be directly rolled over to an IRA chosen by PERS or the payer. A mandatory cashout is a distribution from PERS to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed \$5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan). You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, *Armed Forces' Tax Guide*.

For more information

You may wish to consult with a professional tax advisor before taking a distribution from PERS. Also, you can find more detailed information on the federal tax treatment of distributions from employer plans in

- IRS Publication 575, *Pension and Annuity Income*
- IRS Publication 590, *Individual Retirement Arrangements (IRAs)*
- IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans)*

These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 800-TAX-FORM.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a) J—

A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.

You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.

You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLÉ accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor ⁴
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

***Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. 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 laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.