



San Bernardino County Employees'
Retirement Association

348 W. Hospitality Lane, Suite 100
San Bernardino, CA 92408

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NOTICE REGARDING FEDERAL AND STATE INCOME TAX WITHHOLDING INFORMATION ON PERIODIC RETIREMENT PAYMENTS

This form combines the Federal Tax Withholding (W-4P) and the California State Tax Withholding Election (DE-4P) forms so that you can make your income tax withholding election(s) for your SBCERA allowance on one form. You may elect the amount of Federal or California State tax that will be withheld from your retirement allowance in accordance with the election options in the form or elect NOT to have any withholding applied to your retirement allowance.

For persons having withholding based on tax tables, taxes will not be withheld unless your taxable gross pay exceeds the minimum amount listed on the tax tables for that filing status. Please make only one election on each section of the form.

SBCERA must have this federal and state tax withholding form on file for you. **If SBCERA does not receive a correctly completed form at least 15 days before your first periodic payment**, SBCERA will withhold federal income taxes on your allowance, as if you were a married person claiming three (3) withholding exemptions.

Your state of residence determines whether SBCERA may withhold state income taxes on your SBCERA allowance. Since the passage of H.R. 394 in January 1996, SBCERA retirees residing outside of California are no longer subject to California state personal income taxes on their pension. Further, SBCERA cannot withhold state taxes for any state other than California. **If you reside in California, please complete the California state withholding section in the form below.**

Your election to withhold or not withhold will remain in effect until you revoke or change your election. You may revoke or change your election at any time in writing or by filing a new Tax Withholding Election Form and returning it to SBCERA at 348 W. Hospitality Lane, Suite 100 San Bernardino, CA 92408.

All correctly completed withholding forms received by SBCERA by the 15th of the month will be applied to the payment made that same month.

Any tax withheld by SBCERA cannot be refunded to you by SBCERA. Further, we are required to remind you that there are penalties imposed by the IRS and the Franchise Tax Board for not paying enough taxes during the year. Estimated tax requirements and penalties for federal and state taxes are explained in [IRS Publication 505 and Form 540 Booklet, respectively](#). Additionally, [IRS Publication 575](#), Pension and Annuity Income, may also be of assistance to you.

Be sure to sign the election before returning the form to SBCERA at 348 W. Hospitality Lane, Suite 100 San Bernardino, CA 92408.

Please contact SBCERA at (909) 885-7980 or memberservices@sbcera.org for any questions about this form. Consult your tax professional or the IRS with any additional questions or concerns. SBCERA cannot provide tax advice.

TAX WITHHOLDING ELECTION

1. PAYEE INFORMATION

Last Name	First Name	M.I.	Last 4 Digits of SSN
Address		City	State
Primary Phone		Secondary Phone	Email Address

2. FEDERAL INCOME WITHHOLDING ELECTION

If you do not complete this section and do not have a withholding request on file with SBCERA, taxes will be withheld on your allowance as if you were a married person claiming three (3) withholding exemptions. If you do not complete this section and you do have a previous election on file with SBCERA, that previous election will remain in place.

- ☐ **DO NOT** withhold **FEDERAL TAX** (Do not complete below information)
- ☐ Withhold **FEDERAL TAX** based on the following status and exemptions: (You must complete options a, b, and c)
- a) ☐ Single ☐ Married ☐ Married, but withhold at higher single rate
- b) Number of withholding allowances
- c) Additional amount of withholding from each payment \$_____

3. CALIFORNIA STATE INCOME WITHHOLDING ELECTION

If you reside in California, please complete the state withholding section below. SBCERA retirees residing outside of California are not subject to California state personal income taxes on their pension and **SBCERA cannot withhold state taxes for any state other than California.**

If you do not complete this section and do not have a withholding request on file with SBCERA, taxes will be withheld on your allowance as if you were a married person claiming three (3) withholding exemptions. If you do not complete this section and you do have a previous election on file with SBCERA, that previous election will remain in place.

- ☐ I elect NOT to have income tax withheld from my pension or annuity. (Do not complete below information)
- ☐ Withhold \$_____ in California state tax from each benefit payment. (Do not complete below information)
- ☐ Withhold California state tax based on the following status and exemptions:
- a) ☐ Single or Married (with two or more incomes) ☐ Married (one income) ☐ Head of Household
- b) Number of withholding allowances
- c) I want the following additional amount of withholding from each pension or annuity payment \$_____
- ☐ Taxpayer is **not a California resident**.

Payee Signature

Date