



Genworth Life  
 Genworth Life & Annuity  
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# Tax Withholding for Annuity Payments

from Genworth Life Insurance Company and  
 Genworth Life and Annuity Insurance Company

Page 1 of 2

## Owner information

### Contract number

.....

Owner name *please print*

.....

Owner Social Security/Tax ID number

.....

## Income tax withholding

### Federal withholding

If you leave this section blank, we will withhold federal income tax at the rate for "Married" with 3 withholding allowances.

If you do not provide us with your Social Security number, we will withhold federal income tax at the rate for "Single" with no withholding allowances.

### Do you want federal income tax withheld?

Yes  No

**If yes,** answer IRS Form **W-4P** questions below.

### W-4P questions:

**1. Marital status**  Single  Married  Married, but withhold at higher "Single" rate

**2. Number of withholding allowances** .....

### 3. Additional withholding

Enter additional amount, if any, you would like withheld from each annuity payment.

\$ .....

## State withholding

Please indicate your Residence State for tax withholding

.....

\*If not provided, we will default to the mailing address on file.

Please review the guidelines for your tax state below before completing this section.

- If you live in DC, GA, KS, KY, LA, ME, MN, NE, OK, OR, VA, or VT, you must complete the Federal W-4P questions above, even if you mark No to Federal Withholding. State income tax will be calculated based on your answers based on the state's requirements and guidelines.
- If you live in the following states, you must complete, sign, date, and return the listed State Tax form in order to make your state withholding election; Alabama: A-4, Arkansas: AR4P, Arizona: A-4P, Iowa: IA W-4P, North Carolina: NC-4P, Virginia: VA-4P. Otherwise, state income tax will be updated based on the state's default guidelines.
- If you live in the following states, you must complete, sign, date, and return the listed State Tax form in order to opt out of state withholding; Maine: W-ME, Massachusetts: M-4P, Michigan: MI-W4P.
- If you live in Connecticut, Indiana, Montana, or New Jersey you must provide a whole dollar amount greater than \$10. If you request a percentage it will be rounded up to the nearest whole dollar amount. If this amount is less than \$10 we will not withhold.
- If you live in these states, please note the following:
  - California: You may complete the Federal W-4P questions above, provide a designated dollar amount, or provide a percentage of the Federally Withheld amount.
  - Idaho or West Virginia: you must state a whole dollar amount to withhold. If you request a percentage it will be rounded up to the nearest whole dollar amount.
  - Delaware: Withholding must be at least 5%, or complete the Federal W-4P questions above.
  - Maryland, New York, or Wisconsin: The withheld amount must be at least \$5.
  - Missouri, New Mexico, or Oregon: the withheld amount must be at least \$10.
  - Kansas: If you request a flat percentage for Federal withholding, then the state withheld amount must be 4.5%.
  - Kentucky: Withholding may be based on the wage withholding tables or a flat rate of 6%.
- We cannot withhold state income tax in Alaska, Florida, Hawaii, New Hampshire, Nevada, South Dakota, Tennessee, Texas, Washington, and Wyoming.

If you live in these states you may specify any dollar amount or percentage to withhold. Colorado, Illinois, Louisiana, Mississippi, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, and Utah.

Income tax withholding *Continued*

Tax information

State income tax withholding amount. *Select one*

- Withhold state income tax from each annuity payment.
- Do not withhold state income tax from each annuity payment.

\$ .....

.....%

- Withholding will only apply to the portion of each annuity payment that is subject to Federal Income Tax. For Qualified contracts this is generally the entire payment. For Non-Qualified contracts, the original investment has generally been taxed and is therefore not subject to Federal Income Tax.
- Even if you elect not to have State Income Tax withheld from your annuity payments, you are liable for the payment of any applicable state income tax on the taxable portion. You may also be subject to tax penalties under the estimated tax payments rules if your payments of estimated tax and withholding, if any, are not adequate. You may be able to avoid quarterly tax payments by having enough tax withheld from your annuity payments.
- It is important you provide us with the proper Social Security or Taxpayer Identification Number and Name. If you do not supply this number we will proceed with automatic withholding of Federal, and of any applicable required state income tax.
- If you leave any part of this section blank we will withhold all Federal Income tax at the rate for "Married with 3 withholding allowances."
- Consult your personal tax advisor regarding the tax status of distributions from your annuity.
- If you are not a United States Citizen and you live outside the US, you must complete a W-8BEN rather than this form.

Signature

Your signature indicates you have read and understand all sections of this form. **If you are a Trustee, Attorney-in-Fact, Guardian, Conservator or other Fiduciary, you must sign in your capacity; (e.g. Jane Smith, Trustee) and attach relevant legal documentation.**

**SIGN HERE** X

Owner Signature

Date

Capacity if applicable:  Trustee  Guardian  Attorney-in-fact POA  Title/Office: .....

**SIGN HERE** X

Joint Owner Signature

Date

Capacity if applicable:  Trustee  Guardian  Attorney-in-fact POA  Title/Office: .....

Signature of Joint Owner (if any) is required.

Form submission

Send completed form to:

**Regular First Class Mail:**

Genworth  
Immediate Annuities  
P.O. Box 6158  
Lynchburg, VA 24505-6158

**Overnight Delivery:**

Genworth  
3100 Albert Lankford Drive  
Lynchburg, VA 24501