



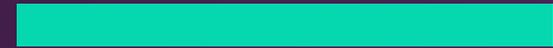
# Employee Tax Basics & Completing a W4





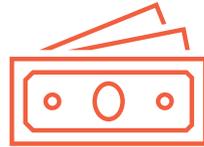
# “Friendly reminder”

[FIRM] and its affiliates do not provide tax advice.



How do your tax withholdings  
impact your year-end tax return?

# Pillars of the US Tax System for Individuals



## Income

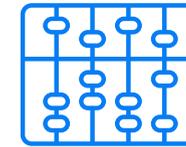
Individuals have various sources of income. How that income is earned can influence how that income is taxed (some income isn't taxed at all).

Some income requires tax to be withheld as it's earned, while other income sources do not.



## Deductions

- Used to reduce your taxable income
- Reducing your total taxable income will reduce the amount of tax owed
- There are two deduction strategies for taxpayers to choose from: the standard deduction or itemized deductions



## Credits

- Tax credits offset your taxes owed, typically dollar for dollar.
- It's important to know which of your annual expenses may qualify as a tax credit

# Income

## Types of Income

- **Earned Income:** wages
- **Self Employed Income:** sole proprietor, contractor (1099-NEC), or business partner revenue
- **Passive Income:** interest, dividends or trust income
- **Unemployment Income**
- **Capital Gain Income:** Long term and short term



Each income source may have different tax rules and tax rates, but they all must be reported on your tax return to determine your total tax owed.

# Determining your Deductions

## Which is greater?

**Itemized  
deductions**

**Standard  
deduction**



# Standard Deduction

The standard deduction is a specific dollar amount that reduces the amount of income on which you're taxed. Your standard deduction consists of the sum of the basic standard deduction and any additional standard deduction amounts for age and/or blindness.

Filing Status	Standard Deduction 2022	Standard Deduction 2023
Single; Married Filing Separately	\$12,950	\$13,850
Married Filing Jointly & Surviving Spouses	\$25,900	\$27,700
Head of Household	\$19,400	\$20,800

Filing Status	Additional Standard Deduction 2022 (Per Person)	Additional Standard Deduction 2023 (Per Person)
Married Filing Jointly or Married Filing Separately		
• 65 or older OR blind	\$1,400	\$1,500
• 65 or older AND blind	\$2,800	\$3,000
Single or Head of Household		
• 65 or older OR blind	\$1,750	\$1,850
• 65 or older AND blind	\$3,500	\$3,700

# Itemized Deductions

Itemized deductions are specific types of expenses the taxpayer incurred that may reduce taxable income.

Types of itemized deductions include:

- mortgage interest
- state or local income taxes
- property taxes
- medical or dental expenses in excess of AGI limits
- charitable donations.

*Deductions may be limited.*

SCHEDULE A (Form 1040)		Itemized Deductions		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Go to <a href="http://www.irs.gov/ScheduleA">www.irs.gov/ScheduleA</a> for instructions and the latest information. Attach to Form 1040 or 1040-SR.		2022 Attachment Sequence No. 07
Name(s) shown on Form 1040 or 1040-SR			Your social security number	
<b>Medical and Dental Expenses</b>	<b>Caution:</b> Do not include expenses reimbursed or paid by others.			
	1	Medical and dental expenses (see instructions)	1	
	2	Enter amount from Form 1040 or 1040-SR, line 11	2	
	3	Multiply line 2 by 7.5% (0.075)	3	
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4	
<b>Taxes You Paid</b>	5 State and local taxes.			
	a State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box <input type="checkbox"/>			
	5a		5a	
	b State and local real estate taxes (see instructions)			
	5b		5b	
	c State and local personal property taxes			
	5c		5c	
d Add lines 5a through 5c				
5d		5d		
e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)				
5e		5e		
6 Other taxes. List type and amount:				
6		6		
7 Add lines 5e and 6				
7		7		
<b>Interest You Paid</b>	8 Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box <input type="checkbox"/>			
	a Home mortgage interest and points reported to you on Form 1098. See instructions if limited			
	8a		8a	
	b Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address			
	8b		8b	
	c Points not reported to you on Form 1098. See instructions for special rules			
8c		8c		
d Reserved for future use				
8d		8d		
e Add lines 8a through 8c				
8e		8e		
9 Investment interest. Attach Form 4952 if required. See instructions				
9		9		
10 Add lines 8e and 9				
10		10		
<b>Gifts to Charity</b>	11 Gifts by cash or check. If you made any gift of \$250 or more, see instructions			
	11		11	
	12 Other than by cash or check. If you made any gift of \$250 or more, see instructions. You <b>must</b> attach Form 8283 if over \$500.			
	12		12	
13 Carryover from prior year				
13		13		
14 Add lines 11 through 13				
14		14		
<b>Casualty and Theft Losses</b>	15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions			15
<b>Other Itemized Deductions</b>	16 Other—from list in instructions. List type and amount:			16
<b>Total Itemized Deductions</b>	17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12			17
<b>Deductions</b>	18 If you elect to itemize deductions even though they are less than your standard deduction, check this box <input type="checkbox"/>			

For Paperwork Reduction Act Notice, see the Instructions for Form 1040. Cat. No. 17145C Schedule A (Form 1040) 2022

# Credits

## What is a tax credit?

*This refers to an amount of money that taxpayers can subtract directly from the taxes they owe.*

## Common Tax Credits

### *For children and dependents*

- *Child Tax Credit*
- *Credit for Other Dependents*
- *Child and Dependent Care Tax Credit*
- *Additional Child Tax Credit*

### *For education expenses*

- American Opportunity Tax Credit
- Lifetime Learning Tax Credit

### *Income based*

- Earned Income Tax Credit
- Saver's Credit

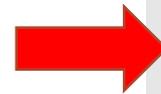
# Putting it all together to properly fill out a W-4 Employee's Withholding Certificate

Form <b>W-4</b>		<b>Employee's Withholding Certificate</b>		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.		<b>2023</b>
<b>Step 1:</b>	(a) First name and middle initial	Last name	(b) Social security number	
<b>Enter Personal Information</b>	Address		Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov.	
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			
Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, other details, and privacy.				
<b>Step 2:</b>	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.			
<b>Multiple Jobs or Spouse Works</b>	Do <b>only one</b> of the following. (a) Reserved for future use. (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate <input type="checkbox"/>			
<b>TIP:</b> If you have self-employment income, see page 2.				
Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)				
<b>Step 3:</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):			
<b>Claim Dependent and Other Credits</b>	Multiply the number of qualifying children under age 17 by \$2,000	\$		
	Multiply the number of other dependents by \$500	\$		
	Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here		<b>3</b>	\$
<b>Step 4 (optional):</b>	<b>(a) Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income		<b>4(a)</b>	\$
<b>Other Adjustments</b>	<b>(b) Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here		<b>4(b)</b>	\$
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld each pay period		<b>4(c)</b>	\$
<b>Step 5:</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.			
<b>Sign Here</b>	Employee's signature (This form is not valid unless you sign it.)		Date	
<b>Employers Only</b>	Employer's name and address	First date of employment	Employer identification number (EIN)	
For Privacy Act and Paperwork Reduction Act Notice, see page 3. <span style="float: right;">Cat. No. 10220Q <b>Form W-4</b> (2023)</span>				

# W4 – Step 1

Enter your personal information:

- First and Last Name
- Social Security Number
- Address
- Filing Status



**Form W-4** **Employee's Withholding Certificate** OMB No. 1545-0074  
Department of the Treasury Internal Revenue Service  
Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. **2023**  
Your withholding is subject to review by the IRS.

**Step 1: Enter Personal Information**

(a) First name and middle initial	Last name	(b) Social security number
Address		Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to <a href="http://www.ssa.gov">www.ssa.gov</a> .
City or town, state, and ZIP code		
(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)		

**Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5.** See page 2 for more information on each step, who can claim exemption from withholding, other details, and privacy.

**Step 2: Multiple Jobs or Spouse Works** Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do **only one** of the following.  
(a) Reserved for future use.  
(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; **or**  
(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate

**TIP:** If you have self-employment income, see page 2.

**Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs.** Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)

**Step 3:** If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):

- If your income is the household's only income, there are no children/dependents, and you take the standard deduction... go directly to Step 5 and sign.

# W4 – Step 2: Multiple Jobs

- Do you have multiple Jobs or a spouse that also works?
- Complete the worksheet on page 3&4. If additional withholdings are necessary, enter the total into section 4C onto page 1.



Form <b>W-4</b>		<b>Employee's Withholding Certificate</b>		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.		<b>2023</b>
<b>Step 1: Enter Personal Information</b>	(a) First name and middle initial	Last name	(b) Social security number	
	Address			Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov.
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			
Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, other details, and privacy.				
<b>Step 2: Multiple Jobs or Spouse Works</b>	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do <b>only one</b> of the following. (a) Reserved for future use. (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; <b>or</b> (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate <input type="checkbox"/>			
<b>TIP:</b> If you have self-employment income, see page 2.				
Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)				
<b>Step 3:</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):			

# W4 – Step 2: Multiple Jobs

Step 2(b) will help you determine the proper amount of extra withholdings per pay period

- **Line 1:** Find the number from the multiple job chart (page 4) on line 1.
- **Line 3:** enter the number of pay periods (example: bi-weekly would be 26 paychecks per year. Monthly would be 12)
- **Line 4 =** Line 1 divided by line 3. This is your extra withholding needed. Enter this number on page 1, Line 4C.

## Step 2(b) – Multiple Jobs Worksheet (Keep for your records.)



If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job. To be accurate, submit a new Form W-4 for all other jobs if you have not updated your withholding since 2019.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables.

- 1 Two jobs.** If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, **skip** to line 3 . . . . . **1** \$
- 2 Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.
  - a** Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a . . . . . **2a** \$
  - b** Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b . . . . . **2b** \$
  - c** Add the amounts from lines 2a and 2b and enter the result on line 2c . . . . . **2c** \$
- 3** Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc. . . . . **3**
- 4 Divide** the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (along with any other additional amount you want withheld) . . . . . **4** \$

# W4 – Step 2: Multiple Jobs

- Find the higher paying job in the left rows and match it with the lower paying job on the top column.
- Use this number on Page 3, section 2(b), line 1. This number is the extra withholdings required for the tax year.

Form W-4 (2023) Page 4

**Married Filing Jointly or Qualifying Surviving Spouse**

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$0	\$850	\$850	\$1,000	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,870
\$10,000 - 19,999	0	930	1,850	2,000	2,200	2,220	2,220	2,220	2,220	2,220	3,200	4,070
\$20,000 - 29,999	850	1,850	2,920	3,120	3,320	3,340	3,340	3,340	3,340	4,320	5,320	6,190
\$30,000 - 39,999	850	2,000	3,120	3,320	3,520	3,540	3,540	3,540	4,520	5,520	6,520	7,390
\$40,000 - 49,999	1,000	2,200	3,320	3,520	3,720	3,740	3,740	4,720	5,720	6,720	7,720	8,590
\$50,000 - 59,999	1,020	2,220	3,340	3,540	3,740	3,760	4,750	5,750	6,750	7,750	8,750	9,610
\$60,000 - 69,999	1,020	2,220	3,340	3,540	3,740	4,750	5,750	6,750	7,750	8,750	9,750	10,610
\$70,000 - 79,999	1,020	2,220	3,340	3,540	4,720	5,750	6,750	7,750	8,750	9,750	10,750	11,610
\$80,000 - 99,999	1,020	2,220	4,170	5,370	6,570	7,600	8,600	9,600	10,600	11,600	12,600	13,460
<del>\$100,000 - 149,999</del>	1,870	4,070	6,190	7,390	8,590	<del>9,610</del>	10,610	11,660	12,860	14,060	15,260	16,330
\$150,000 - 239,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	17,850
\$240,000 - 259,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	17,850
\$260,000 - 279,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	18,140
\$280,000 - 299,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,870	17,870	19,740
\$300,000 - 319,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,470	15,470	17,470	19,470	21,340
\$320,000 - 364,999	2,040	4,440	6,760	8,550	10,750	12,770	14,770	16,770	18,770	20,770	22,770	24,640
\$365,000 - 524,999	2,970	6,470	9,890	12,390	14,890	17,220	19,520	21,820	24,120	26,420	28,720	30,880
\$525,000 and over	3,140	6,840	10,460	13,160	15,860	18,390	20,890	23,390	25,890	28,390	30,890	33,250

# W4 – Step 3

- Dependents and tax credits
- Qualifying children, other dependents, and any other credits

## Common tax credits:

- Child & dependent care credit
- Education credits (American Opportunity Tax Credit & Lifetime Learning Credit)

be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

<b>Step 3:</b> <b>Claim Dependent and Other Credits</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):		
	Multiply the number of qualifying children under age 17 by \$2,000	\$	
	Multiply the number of other dependents by \$500	\$	
	Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here		<b>3</b> \$
<b>Step 4 (optional):</b> <b>Other Adjustments</b>	<b>(a) Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income		<b>4(a)</b> \$
	<b>(b) Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here		<b>4(b)</b> \$
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld each pay period		<b>4(c)</b> \$
<b>Step 5: Sign Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.		
	Employee's signature (This form is not valid unless you sign it.)		Date
<b>Employers Only</b>	Employer's name and address	First date of employment	Employer identification number (EIN)

For Privacy Act and Paperwork Reduction Act Notice, see page 3. Cat. No. 10220Q Form **W-4** (2023)

# W4 – Step 4

**(A):** Enter other income that does not have withholdings (self-employed income, interest, capital gains, etc...)

**(B):** If using itemized deductions, use worksheet to determine the excess deduction

**(C):** Additional withholdings (multiple jobs worksheet from Step 2)



be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

<b>Step 3:</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):		
<b>Claim Dependent and Other Credits</b>	Multiply the number of qualifying children under age 17 by \$2,000 . . . . . \$		
	Multiply the number of other dependents by \$500 . . . . . \$		
	Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here . . . . .	<b>3</b>	\$
<b>Step 4 (optional):</b>	<b>(a) Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . .	<b>4(a)</b>	\$
<b>Other Adjustments</b>	<b>(b) Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . .	<b>4(b)</b>	\$
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld each pay period . . . . .	<b>4(c)</b>	\$

<b>Step 5: Sign Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.		
	Employee's signature (This form is not valid unless you sign it.)		Date
<b>Employers Only</b>	Employer's name and address	First date of employment	Employer identification number (EIN)

For Privacy Act and Paperwork Reduction Act Notice, see page 3. Cat. No. 10220Q Form **W-4** (2023)

# W4 – Step 5

be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

<b>Step 3:</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):		
<b>Claim Dependent and Other Credits</b>	Multiply the number of qualifying children under age 17 by \$2,000	\$	
	Multiply the number of other dependents by \$500	\$	
	Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here		<b>3</b> \$
<b>Step 4 (optional):</b>	<b>(a) Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income		<b>4(a)</b> \$
<b>Other Adjustments</b>	<b>(b) Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here		<b>4(b)</b> \$
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld each pay period		<b>4(c)</b> \$

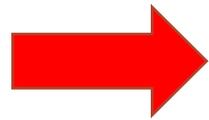
<b>Step 5: Sign Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.		
	Employee's signature (This form is not valid unless you sign it.)		Date
<b>Employers Only</b>	Employer's name and address	First date of employment	Employer identification number (EIN)

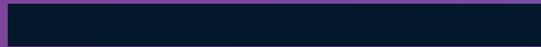
For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 10220Q

Form **W-4** (2023)

Sign and date!





Discuss with your tax professional!



## Conclusion

- Take advantage of the resources available to you through [**FIRM**]
- Do the appropriate planning today to minimize your tax burden
- Avoid common mistakes and remain disciplined to reach your goals



# Any questions?



Participant Hotline



[EMAIL]



[PHONE]

# Disclosures

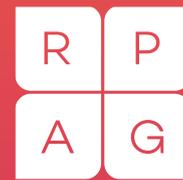
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