

# Withholding Certificate for Periodic Pension or Annuity Payments

Department of the Treasury  
Internal Revenue Service

Give Form W-4P to the payer of your pension or annuity payments.

# 2024

**Step 1:**  
**Enter Personal Information**

|   |           |                            |
|---|-----------|----------------------------|
| (a) First name and middle initial   | Last name | (b) Social security number |
| Address   |           |                            |
| 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 pages 2 and 3 for more information on each step, when to use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App), and how to elect to have no federal income tax withheld (if permitted).

**Step 2:**  
**Income From a Job and/or Multiple Pensions/Annuities (Including a Spouse's Job/Pension/Annuity)**

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See page 2 for examples on how to complete Step 2.**

Do **only one** of the following.

(a) Use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) for most accurate withholding for this step (and Steps 3–4). If you or your spouse have self-employment income, use this option; **or**

(b) Complete the items below.

(i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter “-0-” . . . \$ \_\_\_\_\_

(ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter “-0-” . . . \$ \_\_\_\_\_

(iii) Add the amounts from items (i) and (ii) and enter the **total** here . . . \$ \_\_\_\_\_

**TIP:** To be accurate, submit a new Form W-4P for all other pensions/annuities if you haven't updated your withholding since 2021 or this is a new pension/annuity that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019.

**Complete Steps 3–4(b)** on this form only if (b)(i) is blank **and** this pension/annuity pays the most annually. Otherwise, do not complete Steps 3–4(b) on this form.

|  |   |          |                   |
|--|---|----------|-------------------|
| <b>Step 3:</b><br><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 other credits, such as foreign tax credit and education tax credits   | \$ _____ |                   |
|  | Add the amounts for qualifying children, other dependents, and other credits and enter the total here . . . . . |          | <b>3</b> \$ _____ |

|   |  |             |          |
|---|--|-------------|----------|
| <b>Step 4 (optional): Other Adjustments</b> | (a) <b>Other income (not from jobs or pension/annuity payments).</b> If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends . . . | <b>4(a)</b> | \$ _____ |
|   | (b) <b>Deductions.</b> If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . .   | <b>4(b)</b> | \$ _____ |
|   | (c) <b>Extra withholding.</b> Enter any additional tax you want withheld from <b>each payment</b> . . .  | <b>4(c)</b> | \$ _____ |

**Step 5:**  
**Sign Here**

\_\_\_\_\_  
Your signature (This form is not valid unless you sign it.)

\_\_\_\_\_  
Date