

Substitute Form W-4P for Periodic Withdrawals—Annuities

Use this form, if you are a U.S. person (includes resident aliens), to update your federal withholding on your periodic income annuity payments. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

1. Taxpayer/Contract Owner

Name(s)		Social Security or Taxpayer ID Number	
Address			
City		State	ZIP
Evening Phone	Daytime Phone	Extension	

2. Contract(s) Included

Annuity Contract Number	Annuity Contract Number	Annuity Contract Number
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3. Federal Withholding Election

The taxable portion of your annuity income payments are subject to federal and, where applicable, state income tax withholding, unless you choose below not to have withholding apply (and if you provided a U.S. address). If no federal withholding election is affirmatively made or a valid taxpayer identification number is not provided, we will withhold tax from your payments as if your filing status is single, with no adjustments in Steps 2 through 4 of the *IRS W-4P Form*. If you choose not to have withholding apply, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. The withholding instructions provided will remain in effect for all withdrawals until you either revoke them or give us new instructions.

Check **ONLY** one of the following **OPTIONS** and provide any required information:

Do NOT withhold federal taxes.

OR

Withhold federal taxes at the rate, or in the amount, of:

Percentage	OR	Dollar Amount
%		\$

For assistance in determining a withholding amount, you may review the **Federal Tax Withholding—Income Annuities** addendum attached at the end of this form.

Please note that you are only required to return this two-page Substitute Form W-4P for Periodic Withdrawals—Annuities to update your withholding.

Form continues on next page. ►►



4. State Withholding Election

The taxable portion of your annuity payments may be subject to state income tax withholding, unless you choose below not to have withholding apply. If no state withholding election is affirmatively made, we will withhold taxes at the applicable state rate. If you choose not to have withholding apply, or if you do not have enough state income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. The withholding instructions provided will remain in effect for all withdrawals until you either revoke them or give us new instructions.

Check **ONLY** one of the following **OPTIONS** and provide any required information:

Do NOT withhold state taxes.

OR

Withhold state taxes at the rate, or in the amount, of:

Percentage	OR	Dollar Amount
%		\$

5. Signature and Date *Taxpayer/contract owner must sign and date.*

By signing below, you:

- Authorize Fidelity to act on all instructions given on this form.
- Indemnify Fidelity and its agents, affiliates, successors, and employees from any liability in the event that you fail to meet the IRS requirements.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person (including a resident alien individual) and that the tax ID you provided on the Fidelity Annuity Contract(s) associated with this request (or, as updated in a subsequent communication to Fidelity) is your correct tax identification number.
- Acknowledge that you may revoke this election at any time by filing a new federal income tax withholding election form.

Print Owner/Taxpayer Name	
Signature	Date MM/DD/YYYY
SIGN	

<p>Did you print and sign the form? Send Substitute Form W-4P for Periodic Withdrawals—Annuities to Fidelity.</p> <p>Questions? Go to Fidelity.com or call 800-634-9361.</p>	<p>Regular Mail <i>Except NY</i></p> <p>Annuity Service Center PO Box 770001 Cincinnati, OH 45277-0050</p>	<p>Regular Mail <i>NY only</i></p> <p>Annuity Service Center PO Box 770001 Cincinnati, OH 45277-0051</p>	<p>Overnight Mail</p> <p>Fidelity Investments 100 Crosby Parkway, KC2Q Covington, KY 41015</p>
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Fidelity Brokerage Services LLC, Member NYSE, SIPC. 783078.5.0 (12/23)



Federal Tax Withholding—Income Annuities

Helpful to Know

- Federal tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal perspective. Consult your tax advisor or the IRS for the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Tax Withholding Instructions from the *IRS Form W-4P*.
- You are responsible for paying your federal income taxes and any penalties, including penalties for insufficient withholding.
- The federal tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any withdrawals.

Federal Tax Withholding Information

2024 IRS Form W-4P and Withholding Worksheet and Percentage Method Tables

You may use the following information to help you select the appropriate withholding amount for your annuity payments. Complete the W-4P form fields that are applicable and then review the Withholding Worksheet and Percentage Method Tables to find the corresponding withholding amount. See the *General Instructions* section for more information on how to use the W-4P form. (Note: This is an excerpt from the *IRS Form W-4P*. For the complete copy, please go to [IRS.gov/pub/irs-pdf/fw4p.pdf](https://www.irs.gov/pub/irs-pdf/fw4p.pdf) or call the IRS at 800-829-1040.)

Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Page 4. See pages 2 and 3 for more information on each step and how to elect to have no federal income tax withheld (if permitted).

Step 2: 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.**

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

Do **only one** of the following.

(a) Use the estimator at 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.

Step 3:	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):		
Claim Dependent and Other Credits	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		3 \$ _____
Step 4 (optional): Other Adjustments	(a) Other income (not from jobs or pension/annuity payments). 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		4(a) \$ _____
	(b) Deductions. 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		4(b) \$ _____
	(c) Extra withholding. Enter any additional tax you want withheld from each payment		4(c) \$ _____

General Instructions

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to www.irs.gov/FormW4P.

Purpose of form. Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don't use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Choosing not to have income tax withheld. You can choose not to have federal income tax withheld from your payments by writing "No Withholding" on Form W-4P in the space below Step 4(c). Then, complete Steps 1a, 1b, and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its possessions.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

When to use the estimator. Consider using the estimator at www.irs.gov/W4App if you:

1. Have social security, dividend, capital gain, or business income, or are subject to the Additional Medicare Tax or Net Investment Income Tax; or
2. Receive these payments or pension and annuity payments for only part of the year.

Self-employment. Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, use the estimator at www.irs.gov/W4App to figure the amount to have withheld.

Payments to nonresident aliens and foreign estates. Do not use Form W-4P. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, write "No Withholding" in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Step 1(c). Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

Step 2. Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2(b).

Example 1. Bob, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Bob also has a job that pays \$25,000 a year. Bob has no other pensions or annuities. Bob will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Bob also has \$1,000 of interest income, which he entered on Form W-4, Step 4(a), then he will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). He will make no entries in Step 4(a) on this Form W-4P.

Example 2. Carol, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Carol does not have a job, but she also receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Carol will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Carol also has \$1,000 of interest income, then she will enter \$1,000 in Step 4(a) of this Form W-4P.

Example 3. Don, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Don does not have a job, but he receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Don will not enter any amounts in Step 2.

If Don also has \$1,000 of interest income, he won't enter that amount on this Form W-4P because he entered the \$1,000 on the Form W-4P for the higher paying \$75,000 pension.

Example 4. Ann, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Ann also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Ann will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Ann also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), she will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). She will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.



Multiple sources of pensions/annuities or jobs. If you (or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b) on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for **only** the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/annuities.

Specific Instructions (continued)

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete

Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 6, if you expect to claim deductions other than the basic standard deduction on your 2024 tax return and want to reduce your withholding to account for these deductions. This includes itemized deductions, the additional standard deduction for those 65 and over, and other deductions such as for student loan interest and IRAs.

Step 4(c). Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe.

Note: If you don't give Form W-4P to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.

Step 4(b)—Deductions Worksheet (Keep for your records.)



1	Enter an estimate of your 2024 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income	1	\$ _____
2	Enter: { <ul style="list-style-type: none"> • \$29,200 if you're married filing jointly or a qualifying surviving spouse • \$21,900 if you're head of household • \$14,600 if you're single or married filing separately }	2	\$ _____
3	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-"	3	\$ _____
4	If line 3 equals zero, and you (or your spouse) are 65 or older, enter: <ul style="list-style-type: none"> • \$1,950 if you're single or head of household. • \$1,550 if you're married filing separately. • \$1,550 if you're a qualifying surviving spouse or you're married filing jointly and one of you is under age 65. • \$3,100 if you're married filing jointly and both of you are age 65 or older. Otherwise, enter "-0-". See Pub. 505 for more information	4	\$ _____
5	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information	5	\$ _____
6	Add lines 3 through 5. Enter the result here and in Step 4(b) on Form W-4P	6	\$ _____

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request federal income tax withholding from pension or annuity payments based on your filing status and adjustments; (b) request additional federal income tax withholding from your pension or annuity payments; (c) choose not to have federal income tax withheld, when permitted; or (d) change a previous Form W-4P. To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your

payment(s). Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties.

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 tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

Withholding Worksheet and Percentage Method Tables

Use your 2024 W-4P information, the worksheet below and the Percentage Method tables that follow to figure federal income tax withholding.

Table 4		Monthly	Semimonthly	Biweekly	Weekly	Daily
		12	24	26	52	260

Step 1. Adjust the payee's payment amount

1a Enter the payee's total payment this period 1a \$ _____

1b Enter the number of payment periods you have per year (see Table 4) 1b _____

1c Multiply line 1a by the number on line 1b 1c \$ _____

If the payee **HAS** submitted a Form W-4P for 2022 or later, figure the Adjusted Annual Payment Amount as follows:

1d Enter the amount from Step 4(a) of the payee's Form W-4P 1d \$ _____

1e Add lines 1c and 1d 1e \$ _____

1f Enter the amount from Step 4(b) of the payee's Form W-4P 1f \$ _____

1g Enter \$12,900 if the taxpayer is married filing jointly or \$8,600 otherwise 1g \$ _____

1h Add lines 1f and 1g 1h \$ _____

1i Subtract line 1h from line 1e. If less than zero, enter it in parentheses. This is the **Adjusted Annual Payment Amount** 1i \$ _____

If the payee **HAS NOT** submitted a Form W-4P for 2022 or later, figure the Adjusted Annual Payment Amount as follows:

1j Enter the number of allowances claimed on the payee's most recent Form W-4P 1j _____

1k Multiply line 1j by \$4,300 1k \$ _____

1l Subtract line 1k from line 1c. (If zero or less, enter -0-.) This is the **Adjusted Annual Payment Amount** 1l \$ _____

Step 2. Figure the Tentative Annual Withholding Amount
based on the payee's Adjusted Annual Payment Amount and filing status (Step 1(c) of the 2022 or later Form W-4P) or marital status (line 2 of the 2021 or earlier Form W-4P).

If the payee **HAS** submitted a Form W-4P for 2022 or later **AND** Step 2(b)(iii) of Form W-4P contains a **non-zero** amount, complete Parts I, II, and III of Step 2. Otherwise, complete Parts I and III only.

Part I: If the payee HAS submitted a Form W-4P for 2022 or later AND Step 2(b)(iii) of Form W-4P contains a non-zero amount, complete lines 2a-2c and then resume on line 2e. Otherwise, begin on line 2d.

2a Enter the amount from Step 2(b)(iii) of Form W-4P 2a \$ _____

2b Enter \$12,900 if the taxpayer is married filing jointly or \$8,600 otherwise 2b \$ _____

2c Subtract line 2b from line 2a. (If the result is zero or less, enter -0-.) Then skip to line 2e 2c \$ _____

OR

2d If lines 2a-2c don't apply: Enter the payee's **Adjusted Annual Payment Amount** from line 1i or 1l, **but not less than zero** 2d \$ _____

2e Using the amount on line 2c or line 2d (whichever is not missing), find the row in the STANDARD Withholding Rate Schedules of the **Annual Percentage Method** table in which the amount on line 2c or line 2d (whichever is not missing) is at least the amount in column A but less than the amount in column B, and then enter here the amount from column A of that row 2e \$ _____

2f Enter the amount from column C of that row 2f \$ _____

2g Enter the percentage from column D of that row 2g _____ %

2h Subtract line 2e from line 2c or line 2d (whichever is not missing) 2h \$ _____

2i Multiply the amount on line 2h by the percentage on line 2g 2i \$ _____

2j Add lines 2f and 2i 2j \$ _____

Part II: (Complete Part II if there is an amount on line 2a above. Skip Part II if there is an amount on line 2d above.)

2k Enter the amount from Step 2(b)(iii) of the payee's Form W-4P, even if negative 2k \$ _____

2l Enter the payee's **Adjusted Annual Payment Amount** from line 1i above, even if negative 2l \$ _____

2m Add lines 2k and 2l. If the result is zero or less, enter -0- 2m \$ _____

2n Find the row in the appropriate STANDARD Withholding Rate Schedules of the **Annual Percentage Method** table in which the amount on line 2m is at least the amount in column A but less than the amount in column B, and then enter here the amount from column A of that row 2n \$ _____

2o Enter the amount from column C of that row 2o \$ _____

2p Enter the percentage from column D of that row 2p _____ %

2q Subtract line 2n from line 2m 2q \$ _____

2r Multiply the amount on line 2q by the percentage on line 2p 2r \$ _____

2s Add lines 2o and 2r 2s \$ _____

2t Subtract line 2j from line 2s. If zero or less, enter -0- 2t \$ _____

Part III: For ALL payees, identify the Tentative Annual Withholding Amount as follows:

2u If there is a non-zero amount in Step 2(b)(iii) of the payee's 2022 or later Form W-4P, enter the amount from line 2t. Otherwise, enter the amount from line 2j 2u \$ _____

Step 3. Account for tax credits

3a If the payee has submitted a Form W-4P for 2022 or later, enter the amount from Step 3 of that form; otherwise, enter -0- 3a \$ _____

3b Subtract line 3a from line 2u. If zero or less, enter -0- 3b \$ _____

Step 4. Figure the final amount to withhold

4a Divide the amount on line 3b by the number of payment periods from line 1b 4a \$ _____

4b Enter the additional amount to withhold from the payee's Form W-4P (Step 4(c) of the 2022 or later Form W-4P or line 3 of the 2021 or earlier Form W-4P) 4b \$ _____

4c Add lines 4a and 4b. **This is the amount to withhold from the payee's payment this payment period** 4c \$ _____

2024 Percentage Method Tables for Automated Payroll Systems and Withholding on Periodic Payments of Pensions and Annuities									
STANDARD Withholding Rate Schedules (Use these if the Form W-4 is from 2019 or earlier, or if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 is NOT checked. Also use these for Form W-4P from any year.)					Form W-4, Step 2, Checkbox, Withholding Rate Schedules (Use these if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 IS checked)				
If the Adjusted Annual Wage Amount on Worksheet 1A or the Adjusted Annual Payment Amount on Worksheet 1B is:					If the Adjusted Annual Wage Amount on Worksheet 1A is:				
At least—	But less than—	The tentative amount to withhold is:	Plus this percentage—	of the amount that the Adjusted Annual Wage or Payment exceeds—	At least—	But less than—	The tentative amount to withhold is:	Plus this percentage—	of the amount that the Adjusted Annual Wage exceeds—
A	B	C	D	E	A	B	C	D	E
Married Filing Jointly					Married Filing Jointly				
\$0	\$16,300	\$0.00	0%	\$0	\$0	\$14,600	\$0.00	0%	\$0
\$16,300	\$39,500	\$0.00	10%	\$16,300	\$14,600	\$26,200	\$0.00	10%	\$14,600
\$39,500	\$110,600	\$2,320.00	12%	\$39,500	\$26,200	\$61,750	\$1,160.00	12%	\$26,200
\$110,600	\$217,350	\$10,852.00	22%	\$110,600	\$61,750	\$115,125	\$5,426.00	22%	\$61,750
\$217,350	\$400,200	\$34,337.00	24%	\$217,350	\$115,125	\$206,550	\$17,168.50	24%	\$115,125
\$400,200	\$503,750	\$78,221.00	32%	\$400,200	\$206,550	\$258,325	\$39,110.50	32%	\$206,550
\$503,750	\$747,500	\$111,357.00	35%	\$503,750	\$258,325	\$380,200	\$55,678.50	35%	\$258,325
\$747,500		\$196,669.50	37%	\$747,500	\$380,200		\$98,334.75	37%	\$380,200
Single or Married Filing Separately					Single or Married Filing Separately				
\$0	\$6,000	\$0.00	0%	\$0	\$0	\$7,300	\$0.00	0%	\$0
\$6,000	\$17,600	\$0.00	10%	\$6,000	\$7,300	\$13,100	\$0.00	10%	\$7,300
\$17,600	\$53,150	\$1,160.00	12%	\$17,600	\$13,100	\$30,875	\$580.00	12%	\$13,100
\$53,150	\$106,525	\$5,426.00	22%	\$53,150	\$30,875	\$57,563	\$2,713.00	22%	\$30,875
\$106,525	\$197,950	\$17,168.50	24%	\$106,525	\$57,563	\$103,275	\$8,584.25	24%	\$57,563
\$197,950	\$249,725	\$39,110.50	32%	\$197,950	\$103,275	\$129,163	\$19,555.25	32%	\$103,275
\$249,725	\$615,350	\$55,678.50	35%	\$249,725	\$129,163	\$311,975	\$27,839.25	35%	\$129,163
\$615,350		\$183,647.25	37%	\$615,350	\$311,975		\$91,823.63	37%	\$311,975
Head of Household					Head of Household				
\$0	\$13,300	\$0.00	0%	\$0	\$0	\$10,950	\$0.00	0%	\$0
\$13,300	\$29,850	\$0.00	10%	\$13,300	\$10,950	\$19,225	\$0.00	10%	\$10,950
\$29,850	\$76,400	\$1,655.00	12%	\$29,850	\$19,225	\$42,500	\$827.50	12%	\$19,225
\$76,400	\$113,800	\$7,241.00	22%	\$76,400	\$42,500	\$61,200	\$3,620.50	22%	\$42,500
\$113,800	\$205,250	\$15,469.00	24%	\$113,800	\$61,200	\$106,925	\$7,734.50	24%	\$61,200
\$205,250	\$257,000	\$37,417.00	32%	\$205,250	\$106,925	\$132,800	\$18,708.50	32%	\$106,925
\$257,000	\$622,650	\$53,977.00	35%	\$257,000	\$132,800	\$315,625	\$26,988.50	35%	\$132,800
\$622,650		\$181,954.50	37%	\$622,650	\$315,625		\$90,977.25	37%	\$315,625

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.

Fidelity Brokerage Services LLC, Member NYSE, SIPC; National Financial Services LLC, Member NYSE, SIPC 1065417.2.0 (12/23)