

CARPENTERS PENSION FUND

1811 Spring Garden Street  
Philadelphia, PA 19130

**WITHHOLDING ABSENT CONTRARY ELECTION**

You can choose against withholding on your distribution by (1) checking the correct box below, (2) signing and dating the attached election and (3) returning it to the Plan Office before your benefit is sent for processing.

If you elect not to have withholding apply to your distribution or if you do not have enough Federal Income Tax withheld from your distribution, 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 to pay your taxes.

**NO WITHHOLDING**

Do NOT withhold federal income tax from my distribution.

\_\_\_\_\_  
( NAME – PLEASE PRINT )

\_\_\_\_\_  
(SS#)

\_\_\_\_\_  
( SIGNATURE )

\_\_\_\_\_  
( DATE SIGNED )

**NO CHOICE**

If the Plan does not receive an election for no withholding or a withholding certificate (W-4P Form) from you showing a different amount by the time your benefit is sent for processing, it will withhold ten percent (10%) for taxes. Your federal taxes may well be more than 10% of the distribution and expose you to additional penalties unless you have additional withholding or make estimated tax payments.

**W-4P**

**Pension Recipient's Request  
For Federal Income Tax Withholding**

TYPE OR PRINT FULL NAME

SOCIAL SECURITY NUMBER

HOME ADDRESS (Number and Street)

CITY, STATE, and ZIP CODE

USE THIS FORM TO **BEGIN** OR **REDUCE** YOUR FEDERAL INCOME TAX WITHHOLDING

A. Enter the amount to be withheld from each monthly pension payment

	\$
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I REQUEST VOLUNTARY INCOME TAX WITHHOLDING FROM MY PENSION

\_\_\_\_\_  
(SIGNATURE OF PENSION RECIPIENT)

\_\_\_\_\_  
(DATE)