

**Utah Retirement Systems**

PO Box 1590

Salt Lake City, UT 84110-1590

801-366-7720 | 800-688-4015

[www.urs.org](http://www.urs.org) **Submit Online:** [www.urs.org/us/messagecenter](http://www.urs.org/us/messagecenter)**401(k) Hardship  
Withdrawal Request**

**Instructions:**

1. Use this form to request an in-service hardship withdrawal from your URS 401(k) Plan.
2. Review all pages of this form before completing.
3. To be approved, you must provide supporting documentation for all areas checked in Section B and meet all of the requirements listed in Section C of this form.
4. For elective federal income tax withholding from your withdrawal, complete and return IRS Form *W-4R* with this withdrawal request.
5. **Sign in the presence of a Notary Public** (A notary is **not required** if you have an **available hardship balance\*** (see page 5) of \$5,000 or less).
6. Updates to your address or bank account (ACH) information will delay your payment for an additional 14 days.
7. Original form is required unless sending through the myURS Message Center.

**SECTION A » MEMBER INFORMATION**

Name (First, Middle, Last)	Social Security # or Account #
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**SECTION B » HARDSHIP WITHDRAWAL REQUEST**

**Please note: To be considered for approval, you must provide supporting documentation for all areas checked. See page 4 for additional information on supporting documentation.**

**Indicate the reason for distribution and the amount of your request:**

(Review page 4 and page 5 before completing.)

<input type="checkbox"/> 1. Medical expenses not paid by insurance.	Amount needed	\$ _____
<input type="checkbox"/> 2. Payment of tuition and related fees.	Amount needed	\$ _____
<input type="checkbox"/> 3. Purchase of a principal residence.	Amount needed	\$ _____
<input type="checkbox"/> 4. Eviction or foreclosure of principal residence.	Amount needed	\$ _____
<input type="checkbox"/> 5. Payment for funeral or burial expenses.	Amount needed	\$ _____
<input type="checkbox"/> 6. Expenses for federally declared disaster.	Amount needed	\$ _____

**Additional amount requested to cover taxes and penalties due to this withdrawal:**

(See page 4 and page 5 and consult a tax advisor for additional information about taxes.)

**Total hardship withdrawal requested:** **Total** **\$** \_\_\_\_\_**SECTION C » HARDSHIP WITHDRAWAL CERTIFICATION****Initial all that apply below:**

1. \_\_\_\_\_ I certify the hardship cannot be relieved by reimbursement or compensation by insurance or other means.
2. \_\_\_\_\_ I certify the hardship cannot be relieved through liquidation of assets (if the liquidation itself would not cause a severe financial hardship).
3. \_\_\_\_\_ I certify the hardship cannot be alleviated by canceling contributions to the plan (except where cancelling contributions would result in the loss of employer matching contributions).
4. \_\_\_\_\_ I certify the hardship cannot be relieved by other distributions or by borrowing from commercial sources.
5. \_\_\_\_\_ I certify the amount requested does not exceed the amount required to satisfy the hardship plus taxes as indicated in Section B.

## SECTION D » PAYMENT INSTRUCTIONS

**Payment Method (select only one; if a selection is not made, a check will be mailed):**

**Check**

**ACH to Your Bank Account**

**ACH Using a New Financial Institution** – If you select this option you must include a *Savings Plan Direct Deposit for One-Time Payments (DCEFT-1)* form.

**ACH Using an Existing Financial Institution on File with URS** - Enter last 4 digits of bank account number for verification:

\_\_\_\_\_.

**Please note:** An update to your address or bank account (ACH) information will delay your payment for an additional 14 days. To update your address of record log in at myURS at [www.urs.org](http://www.urs.org) or fill out a *Change in URS Records (MECF-1)* form.

ACH to your bank account requires an additional 1-2 business days from the payment date for funds to post to your account.

## SECTION E » FEDERAL INCOME TAX WITHHOLDING INSTRUCTIONS

**Important: Please read below for default federal income tax withholding rules.**

**Check here if you are including IRS Form W-4R for federal income tax withholding from your withdrawal request.**

### Default Withholding for Hardship Withdrawals

For hardship withdrawals, there is a default federal income tax withholding of 10% from your payment. You may request no withholding or a different percentage to be withheld for federal income tax by completing and returning IRS Form W-4R with this withdrawal request.

## SECTION F » STATE OF UTAH INCOME TAX WITHHOLDING

**Choose one of the following options for State of Utah income tax withholding (select only one):**

1.  Check here if you **do not** want State of Utah income tax withheld from your payment.
2.  Check here if you want to withhold at the effective State of Utah income tax rate (currently **4.5%**).\*\*
3.  Enter the percentage \_\_\_\_\_ % you want withheld for State of Utah income tax.

**Important Note:** If you leave this section blank, no State of Utah income tax will be withheld. If you check more than one box in this section, no State of Utah income tax will be withheld.

\*\*The effective State of Utah income tax rate is subject to change. If you would like a fixed percentage withheld for State of Utah income tax, complete line 3 above.

If you select line 2 above, State of Utah income tax will be withheld at the effective tax rate as of the date your payment is set up. For periodic withdrawals, the rate used for the initial payment will continue unless a new payment is requested or a new *Request for State of Utah Income Tax Withholding for URS Savings Plans* is submitted to URS.

## SECTION G » SIGNATURE AND NOTARIZATION

By signing below, I:

- Certify that this request is being made pursuant to the 401(k) Plan Document and the instructions and information contained herein;
- Acknowledge that I have read and understand the requirements provided on this Hardship Withdrawal Application;
- Certify, under penalties of perjury, that the information provided on this form is accurate and complete and any attached forms/documentation are valid and complete and have not been altered or manipulated in any manner;
- Understand any false or misleading information submitted on this form or any attached form may subject me to personal liability, and URS may exercise its rights against me if damaged by false or misleading information submitted by me;
- Certify that I am not a party to a divorce proceeding and am not subject to an injunction/order which prevents me from transferring or disposing of property, including funds in a 401(k);

- Understand that I am voluntarily requesting a hardship withdrawal and attest that the withdrawal is necessary to satisfy an immediate and heavy financial need;
- Understand each hardship withdrawal request requires new documentation;
- Understand documentation may not be used for more than one hardship withdrawal;
- Authorize representatives of URS to verify any and all of the information submitted and may request additional documentation from me;
- Understand that I am liable for any income tax and/or penalties assessed by the Internal Revenue Service and/or state tax authorities for the request I have made;
- Certify that I have exhausted all other means available and meet the Plan and IRS requirements to be eligible for a hardship withdrawal.

<b>Print Your Name Here</b>	<b>Primary Phone Number</b>
<b>Signature</b>	<b>Date</b>
<p>State of _____, County of _____</p> <p>On this _____ day of _____, in the year 20_____,      the above named individual personally appeared before me and proved on the      basis of satisfactory evidence to be the person whose name is subscribed to      this instrument and acknowledged that they executed the same.</p> <p>Notary Signature _____ My commission expires _____</p>	

# HARDSHIP WITHDRAWAL REQUIREMENTS

Please review the following information before completing a hardship withdrawal request.

1. Hardship withdrawals will be taken pro rata from employee contributions only. Employer contributions and earnings cannot be used for a hardship withdrawal.
2. A hardship withdrawal is allowed only if you have an immediate and heavy financial need and it can only be made after all other reasonably available resources have been exhausted. Other resources shall include:
  - Savings and checking accounts, and
  - Assets of your spouse and minor children that are reasonably available.
3. You must certify that the need cannot be relieved:
  - Through reimbursement or payment by insurance or other means;
  - By reasonable liquidation of assets if the liquidation itself would not cause an immediate and heavy financial need;
  - By canceling contributions under the Plan (except where canceling contributions would result in the loss of matching employer contributions);
  - By other distributions or by loans from plans not administered by URS, or by borrowing from commercial sources on reasonable terms, unless loan payments would cause a heavy financial need.
4. The 401(k) Plan and IRS regulations provide for hardship withdrawals if they are made on account of an immediate and heavy financial need for the following reasons:
  - Medical expenses of participant, their spouse, dependents, or primary beneficiary that are not covered by insurance;
  - Payment of tuition related educational fees and room and board expenses for the next 12 months of post-secondary education for the participant, their spouse, children, dependents, or primary beneficiary;
  - Costs directly related to the purchase of a principal residence (excluding mortgage payments or refinancing);
  - Payment necessary to prevent eviction from the principal residence, or foreclosure on the mortgage on that residence;
  - Payments for funeral or burial expenses for the participant's deceased parent, spouse, child, dependent or primary beneficiary; or
  - Expenses for a federally declared disaster. Expenses to repair damage to the participant's principal residence that would qualify for a casualty loss deduction under Section 165 of the Internal Revenue Code (determined without regard to whether the loss exceeds 10% of adjusted gross income).
5. The distribution requested cannot exceed the amount needed to meet the immediate and heavy financial need. The amount needed may include amounts necessary to pay federal and state income taxes or penalties resulting from this distribution. URS may request documentation for additional amounts over 40% requested to cover taxes and penalties.
6. If your hardship withdrawal is approved:
  - Taxable portions of a hardship distribution are treated as income and are subject to federal and state taxes. The funds may also be subject to an additional 10% tax on early distributions;
  - There is a default federal income tax withholding of 10% from your payment. You may request no withholding or a different percentage to be withheld for federal income tax by completing and returning IRS Form W-4R with this withdrawal request;
  - Hardship withdrawals are not eligible for rollover.

## SUPPORTING DOCUMENTATION

Hardship withdrawals must be adequately documented by sending in supporting documentation (copies of bills and/or invoices) for your request. Documents more than 90 days old may not be accepted.

## MEDICAL DOCUMENTATION

Do not send in detailed medical records. For documentation purposes, please provide who incurred the medical expense, your relationship to the individual (if it is not you), and the amount of the medical expense that was not covered by insurance. Some examples of documentation you may provide are Explanation of Benefits from the health insurance carrier or copies of bills and/or invoices from the medical providers.

## FEDERAL TAX WITHHOLDING

For hardship withdrawals, there is a default federal income tax withholding of 10% from your payment. You may request no withholding or a different percentage to be withheld for federal income tax by completing and returning IRS Form W-4R with this withdrawal request.

## STATE OF UTAH TAX WITHHOLDING

State of Utah taxes are withheld based on information provided in Section F of this form or on the *Request for State of Utah Income Tax Withholding for URS Savings Plans (DCTX-2)*, regardless of the type of payment.

URS will only withhold state income tax for the state of Utah.

## **ADDITIONAL AMOUNT TO COVER TAXES AND PENALTIES**

You may request an additional amount needed to cover any taxes and penalties reasonably anticipated to result from this hardship withdrawal. Consult a tax advisor for questions regarding taxes and penalties. URS does not provide tax advice.

### **HOW TO SUBMIT THIS FORM**

You can submit this form by mail or online through the myURS Message Center at [www.urs.org](http://www.urs.org). Return information is located on the front of this form in the top left corner. Original form is required unless sending through the myURS Message Center. Please type or print clearly using black ink.

### **PROCESSING TIME**

Withdrawal requests received in good order may take approximately 10 working days to be processed.

An update to your address or bank account (ACH) information will delay your payment for an additional 14 days.

URS is not responsible for market fluctuations that may decrease your expected payout due to declining financial markets occurring during the processing period.

ACH to your bank account requires an additional 1-2 business days from the payment date for funds to post to your account.

### **\*AVAILABLE HARDSHIP BALANCE**

Your available hardship balance is the amount of employee contributions (not including earnings, employer contributions or nonvested funds) in your core funds and PCRA (if applicable) minus any outstanding URS 401(k) loans.



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# Citizenship and Residency Declaration

**INSTRUCTIONS:**

1. This form is required to determine the appropriate federal tax withholding for any payment(s) you request from URS as a member, participant, or beneficiary.
2. Please complete and return this Citizenship and Residency Declaration along with any other documents you are submitting to URS in connection with the payment of a benefit.
3. If you are a nonresident alien and wish to request a reduced federal tax withholding rate, you must submit federal Form W-8BEN together with this form for URS' review. Submission of the form W-8BEN does not guarantee eligibility for a reduced federal tax withholding rate.
4. If you do not complete and return this form, URS is required to apply a mandatory 30% federal tax withholding to URS Savings Plans or lump-sum Retirement Benefit distributions and "Single with no adjustments" withholding to periodic Retirement Benefit payments.
5. This declaration will remain valid for two years. If you have any changes to your citizenship or residency you must submit an updated form to URS.
6. URS does not provide tax or legal advice.
7. Please type or print clearly in black or blue ink.

## SECTION A » MEMBER/PARTICIPANT/BENEFICIARY INFORMATION

Name (First, Middle, Last)	Account # or Last Four Digits of Social Security #
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## SECTION B » CITIZENSHIP AND RESIDENCY

Please provide complete and accurate information regarding your citizenship and residency status. This disclosure is required for tax withholding purposes. (select only one checkbox):

I am a citizen and resident of the United States; or  
 I am a citizen of the United States, and I am living abroad; or  
 I am a resident alien. (Generally, this means that you have an alien registration card, Form i-551, commonly known as a "Green Card" or I meet the "Substantial Presence Test" ); or  
 I am a nonresident alien. See Non-Resident Aliens on back for more details.

## SECTION C » SIGNATURE

By signing below, I:

- » Certify the information provided on this form is true, correct, and complete to the best of my knowledge;
- » Understand any false or misleading information submitted on this form or on any attached forms may subject me to personal liability and that URS may exercise its rights against me if damaged by false or misleading information submitted by me;
- » Hereby authorize representatives of URS to verify any or all of the information submitted; and
- » Am aware I must assume the responsibility for tax consequences relating to this distribution and I agree that URS will not be responsible for these tax consequences.

Member Signature	Date
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# IMPORTANT INFORMATION REGARDING FOREIGN TAX WITHHOLDING

## Determining Status

To recognize you as a **U.S. citizen**, URS follows the IRS presumption rules. Under these rules, we may presume you are a U.S. person only if you have a valid SSN on file and either reside in the United States or in a country with a U.S. tax treaty.

You are considered a **resident alien** if you meet either the Green Card Test or the Substantial Presence Test.

You are considered a **non-resident alien** if you do not meet the criteria for either a U.S. citizen or resident alien.

In the event you are not identified as a U.S. citizen or resident alien, federal taxes will be withheld at 30% on savings plan or lump-sum Retirement Benefit distributions. For Retirement Benefit periodic payments, federal taxes will be withheld as if your filing status is single with no adjustments. For additional federal tax withholding on savings plans, you may complete and return IRS Form W-4R, or for Retirement Benefit payments, Form W-4P.

For help determining your status, please refer to IRS Publication 519 and IRS Topic No. 851. For additional information on the green card test and substantial presence test, see IRS Topic 851.

## U.S. Citizens Living Abroad

Living abroad does not exempt you from U.S. taxes. While abroad, the IRS requires 20% federal tax withholding on eligible rollover distributions from 401(k) and 457(b) accounts, and 10% withholding on distributions from Traditional IRAs, unless they are rolled over directly into another retirement account.

These minimums cannot be reduced while you reside outside of the U.S. However, you may submit Form W-4R if you would like to request additional withholding.

## Resident Aliens

Resident Aliens are generally subject to the same tax withholding rules as U.S. citizens.

## Non-Resident Aliens

Non-Resident Aliens (NRAs) are generally subject to a mandatory 30% federal withholding on distributions from retirement accounts. You may be eligible for a reduced withholding rate if you reside in a country with a U.S. tax treaty, and you submit a valid Form W-8BEN to certify your foreign status and claim the benefits of the tax treaty.

For a list of countries with U.S. tax treaties, see IRS Publication 901.

## Dual-Status Aliens

Someone can be both an NRA and a resident alien within the same tax year. For example, if you move into or out of the U.S. during the year. In such cases, we are required to apply the appropriate withholding based on your current tax status, and we cannot retroactively adjust taxes withheld earlier in the year.

**Withholding Certificate for Nonperiodic Payments and  
Eligible Rollover Distributions****2026**

Give Form W-4R to the payer of your retirement payments.

1a First name and middle initial

Last name

1b Social security number

Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

**2** Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) . . . . .

<b>2</b>	%
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**Sign  
Here**

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

Date

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic

payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**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. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**2026 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

<b>Single or Married filing separately</b>		<b>Married filing jointly or Qualifying surviving spouse</b>		<b>Head of household</b>	
<b>Total income over—</b>	<b>Tax rate for every dollar more</b>	<b>Total income over—</b>	<b>Tax rate for every dollar more</b>	<b>Total income over—</b>	<b>Tax rate for every dollar more</b>
\$0	0%	\$0	0%	\$0	0%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,350	35%
656,700*	37%	800,900	37%	664,750	37%

\*If married filing separately, use \$400,450 instead for this 37% rate.

## General Instructions (continued)

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.**

Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. 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, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the

corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19" on line 2.

**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 additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). 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 payment(s) being subject to the default rate; 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 territories 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.

**Utah Retirement Systems**

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# Federal Tax Withholding Plan Selection for Form W-4R for URS Savings Plans

Instructions:

1. Use this form to identify a URS Savings Plan (401(k), 457(b), Roth IRA, Traditional IRA) for your federal *Form W-4R* tax withholding.
2. Type or print clearly using black ink.
3. Return this form with your completed *Form W-4R*.

**SECTION A » MEMBER INFORMATION**

Name (First, Middle, Last)

Social Security # or Account #

**SECTION B » PLAN SELECTION** A separate form is required for each plan.

Indicate which plan this withholding election is for (select only one):

401(k)     457(b)     Traditional IRA     Roth IRA

*Note: This form will not change tax withholding on your URS pension benefit.***SECTION C » MEMBER AUTHORIZATION**

By signing below, I:

- Understand URS has not provided legal or tax advice and I should consult with my own legal counsel or tax advisor regarding the withholding election provided on this form and any accompanying forms;
- Understand I am responsible for any income tax and/or penalties assessed by tax authorities for the withholding election I have made;
- Certify that the information provided on this form and the accompanying Form W-4R is true, correct, and complete to the best of my knowledge.

Signature

Date

**Utah Retirement Systems**

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801-366-7720 | 800-688-4015

[www.urs.org](http://www.urs.org) **Submit Online:** [www.urs.org/us/messagecenter](http://www.urs.org/us/messagecenter)

**Savings Plans Direct Deposit for One-Time Payments**

INSTRUCTIONS:

1. Use this form for a direct deposit of one-time payments from your URS Savings Plans (401(k), 457(b), IRAs).
2. Attach a voided check in Section B if you have not submitted a request before or if you are submitting a new bank account.
3. An update to your address or bank account (ACH) information will delay your payment for an additional 14 days.
4. Original form is required unless sending through the myURS Message Center.
5. If the direct deposit is rejected for any reason, the payment will be mailed to your address of record.

**SECTION A » MEMBER INFORMATION**

Name (First, Middle, Last)	Social Security # or Account #
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**SECTION B » DIRECT DEPOSIT INFORMATION**

Type of Request:

New Bank Account Information - If you have never requested a *Savings Plans Direct Deposit For One-Time Payments* or if you are submitting a new bank account, you must attach a voided check or official bank documentation below.\*

Existing Bank Account Information - Use this option if you have previously requested a *Savings Plans Direct Deposit For One-Time Payments*. Please verify your account by completing the bank account information below.

Use Existing Defined Benefit (Pension) Bank Account - Use this option if you are a retired member and would like your savings plan payment sent to the same bank account as your monthly defined benefit (pension) payment.

Bank or Credit Union Name (If you are submitting new bank account information, a voided check or official bank documentation\* must accompany this form.)

Bank Account Number

Bank Routing Number

Bank Account Type:  Checking (tape voided check below\*)  Savings (tape pre-printed deposit slip below\*)

\*Official bank documentation showing the name of the bank account owner, the bank routing number, and the full bank account number will be accepted.

John Doe  
123 Street  
City, State 12345

Date: \_\_\_\_\_ 101

Pay to the order of

\$

**Tape your voided check here.  
(Use a pre-printed deposit slip for savings accounts.)**

Dollars

**VOID**

For:

I:  I:  I:  
Routing #  Account #

**SECTION C » MEMBER AUTHORIZATION**

By signing below, I:

- Authorize and request URS to initiate and make credit entries to the bank or credit union account named in Section B without responsibility for correctness;
- Authorize and request the bank listed above to accept any credit entries by URS to such account and to credit the same to such account;
- Certify that the information provided on this form and on any attached forms is true, correct, and complete to the best of my knowledge;
- Authorize representatives of URS to verify any or all of the information submitted;
- Acknowledge and agree that any false or misleading information submitted on this form or any attached form may subject me to personal liability, and URS may exercise its rights against me if damaged by false or misleading information submitted by me.

Signature

Date