



Western UNITE HERE and Employers Pension Fund

Sacramento and Tribal Gaming Plan Unit

ANNUAL FEDERAL TAX WITHHOLDING NOTICE

March 2026

Dear Retiree/Beneficiary:

When you began receiving benefit payments from the Plan, you were given the opportunity to choose whether you wanted federal income tax withheld from your payments, and if so, the amount you wanted withheld. If you have been retired for a while, you may have also updated your election. This is to remind you that you may submit a request to change your withholding at any time.

IF YOU DO NOT WISH TO CHANGE YOUR CURRENT FEDERAL TAX WITHHOLDING ELECTION, NO ACTION IS NECESSARY. Until you file a new election with the Plan, your prior choice regarding your withholding will remain in effect. If the Pension Office does not have any Form W-4P election on file for you, the Plan must withhold from your monthly pension payments as if you are single with no adjustments.

IF YOU WISH TO CHANGE YOUR CURRENT FEDERAL TAX WITHHOLDING ELECTION, YOU MUST SUBMIT A COMPLETED FORM W-4P TO THE PLAN. This Form is available from the IRS or the Pension Office. If you submit a new election, it will be put into effect by the first day of the first month that is at least 30 days after we receive the Form. Contact the Pension Office if you wish to make a change.

Additional Information

Withholding for Non-US Payments: If (a) you have a non-US address (military and diplomatic post office addresses are considered US addresses), (b) your pension payments are deposited to a non-US bank, or (c) your pension payments are deposited to a US bank with instructions to forward the payments to a foreign bank or to a person located outside of the US, you must elect to have amounts withheld for US federal income tax. You may not elect out of withholding.

Nonresident Aliens: If you are a nonresident alien (meaning you are a non-US citizen who resides outside of the US), different rules apply. In this situation, the Plan must withhold the lower of (a) 30% of your monthly benefit or (b) the amount of withholding required by any tax treaty the US has with your country of residence. If you are a nonresident alien and have not already discussed your withholding options with the Pension Office, please contact them now. Also contact the Pension Office if you are an expatriate.

Decision on Withholding: Withholding on your benefit payments is one way for you to pay a portion of your income tax. If not enough tax is withheld from your total taxable income for the year, you may have to pay estimated taxes during the year or be subject to a tax penalty at the end of the year. Whether you have to pay federal income tax depends on the total amount of your taxable income, not just your benefit payments from the Plan. The Pension Office is not authorized to provide tax advice or recommendations. You may wish to discuss this with a qualified tax advisor.

If you have any questions or need assistance, please contact the Pension Office at 925-398-7044.

Sincerely,

Pension Office

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