



Western UNITE HERE and Employers Pension Fund

Formerly Known as Sacramento Independent Hotel, Restaurant and Tavern Employees' Pension Fund

April 2025

ANNUAL REMINDER REGARDING FEDERAL TAX RESPONSIBILITY

Why is this notice being sent to me?

The Pension Fund is required by federal regulations to provide you with an annual notice of your ability to change the amount of federal income tax, if any, you have withheld from your monthly pension benefit payments. Please read this notice thoroughly and carefully.

What do I need to do?

Along with your retirement application, you were given the opportunity to make an election regarding the amount of your monthly payment you would like withheld for federal income tax purposes. You would have made your election by completing a federal W-4P form. If you have been retired for a while now, you may have also requested a new W-4P form to complete since your original application.

- **Your most recent election will remain in effect until you file a new form with us, which you may do at any time. If you do not want to change your existing withholding status, DO NOTHING - it is NOT necessary to complete a new form.**
- **If you DO wish to modify your existing election, please contact the Fund Office Pension Department by phone or mail at the address listed at the bottom of this letter.**
 - If you make a change, it will be put into effect on the first of the month that is at least 30 days after the date the Fund Office receives the form.

IMPORTANT INFORMATION – PLEASE READ:

- Your current withholding election remains in effect unless you submit a new Form W-4P.
- Without a Form W-4P on file with the Fund Office Pension Department, the Plan is required to withhold from your monthly pension payments as if you are **single with no adjustments**.
- **WARNING:** If you choose not to have federal income tax withheld from your monthly annuity payments, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. In addition, you may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Please note that the Fund Office personnel are not authorized to provide tax advice or recommendations. Your decision on withholding is an important one. You may wish to discuss it with a qualified tax advisor.
- The IRS updates the federal tax withholding calculation each January.

If you have any questions, please contact the Fund Office.

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