

State Tax Information

The information contained in this document is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any state tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. You must rely on the advice of your own independent tax counsel.

State tax withholding is based on your legal state of residence.

MassMutual will not withhold state taxes if the amount of withholding is less than \$10.

Mandatory state withholding

State taxes that are required to be withheld per state tax regulations. In some states, a payee can opt out of mandatory state withholding if requested in writing. (Your distribution form constitutes a request “in writing.”)

Voluntary state withholding

State taxes that are not required to be withheld but may be requested by the participant.

What is a periodic payment?

A series of payments made at regular intervals over a certain term of years, for example, annuities or installments payments.

What is a non-periodic payment?

A single-sum payment that is paid at one time.

LEGAL STATE OF RESIDENCE	STATE TAX WITHHOLDING REGULATIONS
ALABAMA	Alabama state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
ALASKA	Alaska does not have personal income tax. State tax will not be withheld from any distribution.
ARIZONA	<p><u>Lump-sum/non-periodic payments</u>: There are no state tax provisions for non-periodic distributions. State tax will not be withheld from these distributions.</p> <p><u>Periodic payments (installment payments)</u>: Arizona state withholding on periodic payments is voluntary; you may elect to have state taxes withheld only if federal taxes are withheld. If you request to have state taxes withheld, select “Voluntary State Income Tax Withholding.” You must enter <u>one</u> of the following percentages:</p> <p style="text-align: center;">0.8%, 1.3%, 1.8%, 2.7%, 3.6%, 4.2%, 5.1%</p> <p>If you select “Voluntary State Income Tax Withholding” and do not enter one of these percentages, MassMutual will not withhold any state taxes.</p>
ARKANSAS	<p>Arkansas state tax withholding is mandatory if your distribution is eligible for rollover and will be calculated as 5% of the taxable distribution. Special rules apply for distributions that are not eligible for rollover upon request.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
CALIFORNIA	<p>California state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are calculated as 10% of the federal amount withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding” and entering a dollar amount.</p> <p>You may elect not to have state taxes withheld even if there is federal withholding by selecting “No State Tax Withholding Election.”</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
COLORADO	Colorado state withholding voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.

CONNECTICUT	Connecticut state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a whole dollar amount. If you select “Voluntary State Income Tax Withholding” and do not enter a whole dollar amount, MassMutual will round to the nearest whole dollar.												
DELAWARE	<p>Delaware state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. The amount withheld is calculated as 5% of the taxable distribution.</p> <p>You may elect to have 5% state taxes, or greater, withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>												
DISTRICT OF COLUMBIA	The District of Columbia state withholding is mandatory on all lump sum distributions of a participant's entire account balance. For such distributions state taxes are withheld at 8.95%. For periodic and partial distributions state tax withholding is voluntary.												
FLORIDA	Florida does not have personal income tax. State tax will not be withheld from any distribution.												
GEORGIA	<p><u>Lump-sum/non-periodic payments:</u> Georgia state withholding is voluntary for non-periodic payments. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” on your distribution form, but do not enter a percentage or dollar amount. Georgia taxes are withheld at a predetermined percentage depending on the amount of your distribution:</p> <table> <tr> <td><u>If distribution is</u></td><td><u>withholding is</u></td></tr> <tr> <td>under \$8,000</td><td>2%</td></tr> <tr> <td>\$8,000 - \$10,000</td><td>3%</td></tr> <tr> <td>\$10,001 - \$12,000</td><td>4%</td></tr> <tr> <td>\$12,001 - \$15,000</td><td>5%</td></tr> <tr> <td>Over \$15,000</td><td>6%</td></tr> </table> <p><u>Periodic payments:</u> Georgia state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding/based on my state's tax table formula.”</p> <p>You may elect not to have state taxes withheld even if there is federal withholding by selecting “No State Tax Withholding Election.”</p> <p>The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>	<u>If distribution is</u>	<u>withholding is</u>	under \$8,000	2%	\$8,000 - \$10,000	3%	\$10,001 - \$12,000	4%	\$12,001 - \$15,000	5%	Over \$15,000	6%
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\$12,001 - \$15,000	5%												
Over \$15,000	6%												

HAWAII	Hawaii state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
IDAHO	Idaho state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
ILLINOIS	Illinois state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
INDIANA	Indiana state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a whole dollar amount. If you select “Voluntary State Income Tax Withholding” and do not enter a whole dollar amount, MassMutual will round to the nearest whole dollar. If you provide a percentage, MassMutual will not withhold taxes.
IOWA	<p>Iowa state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are withheld at 5% of the taxable distribution.</p> <p>You may elect to have 5%, or higher, state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
KANSAS	<p><u>Lump-sum/non-periodic payments:</u> Kansas state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are withheld at 4.5% of the taxable distribution.</p> <p>You may elect to have 4.5%, or higher, state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your form and entering a dollar amount.</p> <p><u>Periodic payments:</u> If federal tax withholding is required, then Kansas state tax withholding is mandatory.</p> <p>If federal tax withholding is not required, then no Kansas state tax will be withheld, unless you elect to have state taxes withheld by selecting “Voluntary State Income Tax Withholding/based on your state's wage bracket table formula.”</p> <p>The amount withheld on periodic payments will be based on your state’s wage bracket tables. MassMutual will use your state’s default allowance.</p>

KENTUCKY	Kentucky state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
LOUISIANA	Louisiana state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
MAINE	<p>Maine state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. The amount withheld is 5% of the taxable distribution.</p> <p>You may elect to have 5%, or higher, state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
MARYLAND	Maryland state tax withholding is mandatory on periodic and non-periodic distributions that are eligible for rollover. The amount withheld is 7.75% of the taxable distribution. Special rules apply for distributions that are not eligible for rollover upon request.
MASSACHUSETTS	<p>Massachusetts state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are withheld at 5.15% of the taxable distribution.</p> <p>If you want a different amount withheld, please provide your marital status and the number of exemptions you wish to claim on your distribution form.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
MICHIGAN	Michigan state withholding is mandatory on periodic and non-periodic distributions. The amount withheld is 4.25%. All or some of the distribution may be exempt from Michigan state tax withholding, but you must provide a Michigan Form W-4P in those instances. (If not submitted with your distribution form, 4.25% will be withheld) For more information regarding exemptions that may be available to you, please consult your tax advisor and/or the Michigan Department of Treasury.

MINNESOTA	<p><u>Lump-sum/non-periodic payments:</u> Minnesota state withholding on non-periodic payments is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p> <p><u>For periodic payments:</u> Minnesota state withholding on periodic payments is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding/ based on my state's tax table formula.”</p> <p>The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p>
MISSISSIPPI	<p>Mississippi state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
MISSOURI	<p>Missouri state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
MONTANA	<p>Montana state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a flat dollar amount. If you select “Voluntary State Income Tax Withholding” and do not enter a flat dollar amount, MassMutual will not withhold any state taxes.</p>
NEBRASKA	<p>Nebraska state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding/ based on my state's tax table formula.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 5% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
NEVADA	<p>Nevada does not have personal income tax. State tax will not be withheld from any distribution.</p>
NEW HAMPSHIRE	<p>New Hampshire does not have personal income tax. State tax will not be withheld from any distribution.</p>

NEW JERSEY	New Jersey state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a whole dollar amount. If you select “Voluntary State Income Tax Withholding” and do not enter a whole dollar amount, MassMutual will round to the nearest whole dollar.
NEW MEXICO	New Mexico state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
NEW YORK	New York state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
NORTH CAROLINA	<p>North Carolina state tax withholding is mandatory for distributions eligible for rollover if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. Special rules apply for distributions that are not eligible for rollover. You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld on non-periodic payments is 4% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
NORTH DAKOTA	North Dakota state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
OHIO	<u>Lump-sum/non-periodic payments:</u> Ohio state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Tax Withholding” and enter a percentage. If you select “Voluntary State Tax Withholding” and you do not enter a percentage MassMutual will not withhold any state taxes.

OKLAHOMA	<p>Oklahoma state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 5% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
OREGON	<p>Oregon state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p>You may elect not to have state taxes withheld when there is federal withholding by selecting “No State Tax Withholding Election.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 8% of the taxable distribution and cannot be more than 10%.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
PENNSYLVANIA	<p>Pennsylvania state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
RHODE ISLAND	<p>Rhode Island state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
SOUTH CAROLINA	<p>South Carolina state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding/ based on my state's tax table formula.”</p> <p>The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p>

SOUTH DAKOTA	South Dakota does not have personal income tax. State tax will not be withheld from any distribution.
TENNESSEE	Tennessee does not have personal income tax. State tax will not be withheld from any distribution.
TEXAS	Texas does not have personal income tax. State tax will not be withheld from any distribution.
UTAH	<p>Utah state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding/ based on my state's tax table formula.”</p> <p>The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p>
VERMONT	<p>Vermont state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State withholding is based on the amount of federal taxes withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 24% of the federal amount withheld.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
VIRGINIA	<p>Virginia state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 4% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>

WASHINGTON	Washington does not have personal income tax. State tax will not be withheld from any distribution.
WEST VIRGINIA	West Virginia state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
WISCONSIN	Wisconsin state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a flat dollar amount. If you select “Voluntary State Income Tax Withholding” and do not enter a flat dollar amount, MassMutual will not withhold any state taxes.
WYOMING	Wyoming does not have personal income tax. State tax will not be withheld from any distribution.