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The term Roth IRA below will be used to mean Roth IRA and Inherited Roth IRA.

Section 1 Roth IRA Owner Information

First Name MI Last Name Date of Birth (mm/dd/yyyy)

Email Last Four Digits of Social Security Number Account Number Account Type Roth IRA Inherited Roth IRA

Section 2 Beneficiary Information

Complete only if you are a beneficiary requesting a distribution from a Roth IRA that you inherited.

First Name MI Last Name Phone

Address City State Zip

Tax ID (SSN/TIN) Date of Birth (mm/dd/yyyy) Email Address

Photo Identification Identification Number

 Please attach a legible color copy of a valid photo ID.

Section 3 Processing Options

If you would like expedited processing, please select one of the options below. If no option is selected, "Normal Processing" will apply. Processing fees will be paid from the cash available in your account unless you indicate otherwise. See the current Fee Schedule for applicable fees.

For "Next-Day" or "Same-Day" Service, all documents must be received, and in good order, by 10 a.m. PST.

Normal Processing
Processed within three business days.

Next-Day Service
Processed by 4 p.m. PST next business day.

Same-Day Service
Processed within the same day.

I elect to pay the fees related to this transaction with the credit card I have on file. (If you do **NOT** have a credit card on file, please add a credit card to your online profile. If no credit card is on file, fees will be paid from the cash in your account.)

Section 4 Distribution Type and Instructions

Select one

Age 59½ or older

Under age 59½ (Select a or b below, if applicable)

a. Substantially Equal Periodic Payments

b. IRS Levy

Prohibited Transaction

Revocation

Death Distribution (Death of Roth IRA owner payable to beneficiary)

Section 5

Distribution Amount

Distribute the requested amount as follows, provided there are no past-due fees on my account. See the current Fee Schedule for applicable fees.

Option A: Total Distribution of Entire Account and Close Account
Termination and re-registration fees may apply.

Option B: Partial Distribution
All accounts are required to maintain a minimum cash balance of \$500. If your request would drop your cash balance below this amount, your request may not be processed.

Cash (Gross amount) \$

Re-register the following asset

Asset Name Amount \$

Please complete the mailing information in Section 7 to indicate where to send Change of Ownership documents or, if you want them sent to your address that we have on file.
Initial here

Section 6

Withholding Election (Form W-4R/OMB No. 1545-0074)

Federal Withholding

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% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. (See the Withholding Instructions for more information.)

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

Withhold %

State Withholding (If applicable, select one)

The following states do not allow withholding: AK, FL, HI, NH, NV, NY, PA, SD, TN, TX, WA, WV, and WY.

Name of Withholding State

Withhold % of gross distribution amount

Withhold % of federal withholding amount (only available in limited states)

Withhold \$

DO NOT Withhold State Income Tax. (Varies by state; please check your state's laws to determine applicability.)

I understand that I am still liable for the payment of state income tax on the amount of any distributions received and that I may be subject to penalties if my payments are insufficient.

Section 7

Payment Method

See the current Fee Schedule for applicable fees.

Option 1: Mail a check to the following payee

Payee Name

Payee Tax ID Number

Address

City

State

Zip

Check Delivery Options: Regular Mail Expedited Delivery I Will Pick Up

Option 2: Wire or ACH funds directly to the payee's bank

If the ABA routing number provided accepts both wire and ACH transactions and the box below is not checked, funds will be sent as a wire. If the ABA routing number provided is not for a wire account, funds will be sent as an ACH.

I have attached separate wire instructions.

Initial here

If submitting separate wire instructions, initial above and sign instructions before submitting

Bank Name

Bank Address

City

State

Zip

Payee Name *(On bank account)*

Payee Tax ID Number

Payee Address

City

State

Zip

Account Number Checking Savings

ABA Routing Number Wire ACH

Section 8

Roth IRA Owner Agreement and Authorization

Important: Please read before signing.

I certify that I am authorized to take distributions from this Roth IRA and that all information provided by me is true and accurate. No tax advice has been given to me by the custodian. All decisions regarding this distribution are my own, and I expressly assume responsibility for any consequences that may arise from this distribution. I agree that the custodian is not responsible for any consequences that may arise from processing this distribution request.

X

Roth IRA Owner Signature

Roth IRA Owner Name *(Please type or print)*

Date *(mm/dd/yyyy)*



Congratulations! You are now able to submit your completed request.

Before you submit this form please review all completed information prior to signing. When ready, mail, email, or fax this completed form to:

Mail to: Provident Trust Group
8880 W. Sunset Rd., Suite 250
Las Vegas, NV 89148

Email to: distributions@trustprovident.com

Fax to: (702) 253-7565

Reporting Information Applicable to Roth IRAs

If you have any questions regarding a distribution, please consult a competent tax professional or refer to IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

Distribution Information

Roth IRA assets can be distributed at any time. Most Roth IRA distributions are reported to the IRS. IRS rules specify the distribution code that must be used to report each distribution on IRS Form 1099-R, *Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.*

Five-Year Period. You have satisfied the five-year period for determining qualified distributions on January 1 of the fifth year following the year for which you made your first Roth IRA contribution, conversion, or rollover from an eligible employer-sponsored retirement plan.

Qualified Distribution. A qualified distribution is one where you have satisfied the five-year waiting period and the distribution is due to being age 59½ or older, death, or disability. Qualified distributions are reported on Form 1099-R using code Q.

Distribution Reason

Age 59½ or Older. If you are age 59½ or older, distributions are reported on Form 1099-R using code T, unless they are qualified distributions.

Under age 59½. If you are under age 59½, distributions for any reason not listed below are reported on Form 1099-R using code J.

- **IRS Levy or Substantially Equal Periodic Payments.** If you are under age 59½, distributions due to IRS levy or substantially equal periodic payments are reported on Form 1099-R using code 2.

Prohibited Transaction. Prohibited transactions as defined in Internal Revenue Code Section 4975(c) are reported on Form 1099-R using code 5.

Revocations. Revocations of regular contributions, conversions, rollovers, or transfers are reported on Form 1099-R using code J. A revocation of a regular contribution with earnings if you are under age 59½ is reported on Form 1099-R using codes J and 8.

Death Distribution. Distributions due to the death of the Roth IRA owner are reported in the beneficiary's name and social security number (or tax ID number for trust and estate beneficiaries) using code T, unless they are qualified distributions.

State Income Tax Withholding Guide for IRA Distributions

This guide provides general information about state withholding requirements for IRA distributions. This material is for informational purposes only and is not intended to provide a complete overview of state withholding rules and regulations, and may not reflect their application in every circumstance for all individuals. The information on this guide is obtained from state revenue authorities, and every effort has been made to ensure its accuracy. Because state tax laws are subject to constant change and interpretation, often without prior notice, this guide's content reflects information available as of its revision date only and its timeliness and accuracy cannot be guaranteed. The information provided on this guide should not be relied upon, and is not intended, as tax, legal, or accounting advice.

General Rules

In most cases, state withholding applies to state residents only.

Financial organizations are required to offer state withholding for states in which they have a presence. Financial organizations that conduct business in a state in which they do not have a physical presence should review the withholding regulations in those states to determine if they are also required to comply with those states' withholding requirements.

If a state withholding election is not made and state withholding is required, state tax will be withheld.

A state withholding election may be changed at any time and will apply to payments made after the change.

Mandatory State Withholding

These states have mandatory withholding requirements, including states where withholding is voluntary for the IRA owner but becomes mandatory for the financial organization upon the IRA owner's election to have state withholding apply.

ARKANSAS. IRA distributions are subject to state withholding at 3.0% of the gross payment, unless the IRA owner elects no state withholding.

CALIFORNIA. California provides three withholding methods: (1) an amount determined using the California withholding schedules (see Form DE-4P); (2) a dollar amount designated by the IRA owner; (3) 10% of the amount of federal withholding. An IRA owner may also elect no state withholding. This form supports methods 2 and 3. To use method 1, the IRA owner should contact the financial organization to confirm they can support the method and furnish them with Form DE-4P. The form may be obtained from the California Employment Development Department.

CONNECTICUT. Taxable lump-sum IRA distributions are subject to mandatory state withholding at 6.99% of the gross payment. Any other taxable distribution from an IRA is subject to state withholding at 6.99% of the gross payment, unless the IRA owner furnishes the financial organization with a completed Form CT-W4P. Form CT-W4P may be obtained from the Connecticut Department of Revenue Services.

DELAWARE. State withholding is required for IRA distributions that are subject to required federal withholding. A rate of 5.0% of the gross payment will apply by default. An IRA owner may elect state withholding at a rate of not less than 5% of the gross payment if they elect out of federal withholding.

DISTRICT OF COLUMBIA. Lump-sum IRA distributions (i.e., total distributions) are subject to mandatory state withholding at 10.75% of the gross payment, except for any after-tax amount in a lump-sum distribution or a trustee to trustee transfer between IRAs. Only nonresidents of DC (or those whose residential status is in question) may waive withholding by providing the financial organization with Form D-4A. For more information, refer to the DC Office of Tax and Revenue.

GEORGIA. IRA distributions are subject to state withholding only when the IRA owner elects state withholding. Use the Georgia Department of Revenue bonus rate table that applies to bonus wages to determine what percentage to withhold. The IRA owner must calculate an amount to withhold based on this percentage, and must furnish the financial organization with a completed Form G-4P. The form and the bonus rate table may be obtained from the Georgia Department of Revenue.

INDIANA. IRA distributions are subject to state withholding only when the IRA owner requests state withholding and the financial organization is located in Indiana. The request for withholding must be made in writing using Form WH-4, which may be obtained from the Indiana Department of Revenue. If state withholding is elected, the financial organization is not required to withhold the amount specified if the withheld amount would be less than \$10 (per payment). Only flat whole-dollar amounts may be withheld.

IOWA. If the IRA owner does not qualify for the retirement income exclusion, IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from the payment. Amount withheld must be at least \$10. The IRA owner must furnish Form IA W-4P to the financial organization indicating their qualification for the retirement income exclusion or withholding election. For more information, refer to the Iowa Department of Revenue.

KANSAS. IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from the payment or if the IRA owner requests state withholding in writing. Withholding may not be waived unless federal withholding is not required.

MAINE. IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from that payment. If an IRA owner opts out of federal withholding, they may request to have state tax withheld on Form W-4ME. The form may be obtained from Maine Revenue Services.

MARYLAND. IRA distributions are subject to state withholding only when the IRA owner elects state withholding. The IRA owner must furnish the financial organization with a completed Form MW507P indicating an amount to withhold. Form MW507P may be obtained from the Maryland Department of Revenue.

MASSACHUSETTS. IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from the payment. If the total annual payment is more than \$1,053,750, the financial organization should withhold the lesser of (1) 9% of the amount of the distribution or (2) 9% of the total amount in excess of \$1,053,750 plus 5% of the amount that does not exceed \$1,053,750. An IRA owner may opt out of state withholding if the distribution is excluded from taxation under Massachusetts law; the IRA owner must provide their financial organization with Form M-4P. For more information, and to obtain Form M-4P, refer to the Massachusetts Department of Revenue.

MICHIGAN. Any taxable distribution from an IRA received by an IRA owner or beneficiary born after December 31, 1945, is subject to state withholding at 4.25% of the gross payment, unless the IRA owner furnishes the financial organization with a completed Form MI W-4P. Withholding also applies to any taxable distributions received by an IRA owner or beneficiary born before 1946 that exceeds certain income thresholds. Withholding is not required on qualified distributions from Roth IRAs. Form MI W-4P may be obtained from the Michigan Department of Treasury.

MINNESOTA. IRA distributions are subject to mandatory state withholding of 6.25% of the gross payment, unless the IRA owner furnishes the financial organization with Form W-4MNP indicating their election to not withhold Minnesota income tax or to elect a different withholding amount or percentage. Form W-4MNP may be obtained from the Minnesota Department of Revenue. (See *Form W-4MNP instructions for important information about certain exceptions to state withholding and prior elections.*)

MISSISSIPPI. IRA distributions that are federally defined as early or excess distributions are subject to state withholding. The Mississippi Withholding Income Tax Tables provide two withholding rates: 0% and 4.7%. The 4.7% rate applies if state withholding applies, unless the IRA owner qualifies for the 0% rate. The IRA owner must furnish the financial organization with Form 89-350 if they wish to apply the 0% rate. The form and tax tables may be obtained from the Mississippi Department of Revenue. Any amount withheld must be rounded to the nearest whole dollar.

MISSOURI. IRA distributions are subject to state withholding at 4.95% of the gross payment, unless the IRA owner elects no state withholding by providing the financial organization with their election to waive withholding on Form MO W-4P. The form may be obtained from the Missouri Department of Revenue.

MONTANA. IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. If state withholding is elected, the financial organization is not required to withhold the amount specified if it would result in a net payment of less than \$10. IRA owners must furnish the financial organization with Form MW-4. The form may be obtained from the Montana Department of Revenue.

NEBRASKA. IRA distributions are subject to state withholding at 5% of the gross payment if federal income taxes are withheld from the payment and the payment is not a premature distribution. If an IRA owner opts out of federal withholding, they may request to have additional state tax withheld on Form W-4N. For more information, refer to the Nebraska Department of Revenue.

NEW JERSEY. IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. The IRA owner must specify an even dollar amount. If state withholding is elected, the financial organization is not required to withhold the amount specified if the withheld amount would be less than \$10 (per payment). IRA owners must specify their state withholding election on Form NJ-W-4P and provide it to their financial organization. The form may be obtained from the New Jersey Division of Taxation.

NEW MEXICO. IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. If state withholding is elected, the financial organization is not required to withhold the amount specified if the withheld amount would be less than \$10 (per payment).

NORTH CAROLINA. IRA distributions are subject to state withholding at 4.0% of the gross payment or state withholding may be waived. Form NC-4P must be furnished to the financial organization specifying the IRA owner's election. An election must be made on a distribution-by-distribution basis. Form NC-4P may be obtained from the North Carolina Department of Revenue.

OKLAHOMA. IRA distributions are subject to state withholding at 4.75% of the gross payment if federal income taxes are withheld from the payment or if the IRA owner requests state withholding in writing. IRA owners must furnish their financial organization with Form OK-W-4-R specifying their withholding election. The form may be obtained from the Oklahoma Tax Commission.

OREGON. IRA distributions are subject to state withholding at 8.0% of the gross payment, unless the IRA owner elects no state withholding by furnishing Form OR-W4 to the financial organization. The form may be obtained from the Oregon Department of Revenue.

UTAH. IRA distributions are subject to state withholding at 4.55% only when the IRA owner elects state withholding. For more information, refer to the Utah State Tax Commission Publication 14, *Withholding Tax Guide – Utah Withholding Information and Tax Tables.*

VERMONT. IRA distributions are subject to state withholding at 30% of the IRA owner's federal withholding election of the gross payment if federal income taxes are withheld from the payment or if the IRA owner requests state withholding in writing.

WISCONSIN. IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. If state withholding is elected, the financial organization is not required to withhold the amount specified if the withheld amount would be less than \$5 (per payment).

No State Withholding

State withholding is not applicable in the following states.

- Alaska
- Florida
- Hawaii
- Nevada
- New Hampshire
- New York (except for certain IR annuity payments)
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming

Voluntary State Withholding

IRA trustees and custodians may offer but are not required to withhold on a state withholding election for the following states.

- Alabama
- Arizona
- Colorado
- Idaho
- Illinois
- Kentucky
- Louisiana
- North Dakota
- Ohio
- Pennsylvania
- Rhode Island
- South Carolina
- Virginia
- West Virginia

Withholding Instructions

Form W-4R/OMB No. 1545-0074

General Instructions

Section references are to the Internal Revenue Code.

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.

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 below 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.

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 in the Withholding Election section. 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-" in the Withholding Election section. 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 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

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-" in the Withholding Election section. See Pub. 3920, *Tax Relief for Victims of Terrorist Attacks*, for more details.

2024 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 the instructions for more information on how to use this table.

Single or Married Filing Separately		Married Filing Jointly or Qualifying Surviving Spouse		Head of Household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

* If married filing separately, use \$380,200 instead for this 37% rate.

Specific Instructions

Withholding Election

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate in the Withholding Election section.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate in the Withholding Election section (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 above 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 in the Withholding Election section. (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 in the Withholding Election section. (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 in the Withholding Election section.

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 \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter "22" in the Withholding Election section.

Example 2. You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" in the Withholding Election section.

Privacy Act and Paperwork Reduction Act Notice. The IRS asks 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. The IRS 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, the IRS would be happy to hear from you. See the instructions for your income tax return.