

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.

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 5.20% 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.