

## Annuity State Tax Withholding Guidelines

American General Life Insurance Company (AGL)

The United States Life Insurance Company in the City of New York (US Life)

The Variable Annuity Life Insurance Company (VALIC)

This Guideline is also for Everlake Assurance Company, Unum Insurance Company, Provident Life & Accident Insurance Company, and the Paul Revere Life Insurance Company contracts administered by AGL\*

Insurance companies issuing individual annuities listed above are hereby referred to as “the Company”

States with a state income tax either require mandatory withholding or allow voluntary withholding. If your state requires mandatory withholding, we will withhold the mandatory amount, regardless of what you elect on the Company’s administrative form. For states that allow for voluntary withholding but do not provide a default rate, if you elect state income tax withholding but do not fill in a specific amount or percentage, we will withhold 5% of the taxable portion of your distribution for state income tax purposes. For states that provide a default rate, we will withhold the default rate unless instructed by you on the Company’s administrative form (e.g., withdrawal, death claim, etc.).

**Should your resident state require a specific state withholding form, your state income tax withholding election on the Company’s administrative form cannot be accepted (and we will withhold based on the applicable state mandatory withholding rate or the Company’s default state income tax withholding rate) until the required state specific form is received at the Company’s Annuity Service Center.** For information regarding your resident state’s specific withholding requirements and mandatory withholding percentages (*if applicable*), please consult with your tax professional.

**Withholding Election** – If you are eligible to opt out of federal or state income tax withholding, please be advised that you may be liable to pay the federal or state income tax on your distribution as deemed appropriate by the Internal Revenue Service or state taxing authority, regardless of your election. You may also be subject to tax penalties if your payments of estimated tax and withholding, if any, are not adequate. For changes to your state withholding election, you may provide updated elections on a new copy of the Company’s administrative form, **unless your state requires a specific state withholding form**, in which case you must provide that specific form. Please consult your tax professional for further information.

Provided below are some specific state tax withholding guidelines the Company utilizes to process annuities. **You should consult your tax professional as to the applicability to your factual situation and if your resident state is not listed below.** The information below may be subject to change, due to either state law changes or updated Company practices.

State	Withholding Guidelines
Arizona	<p>Form A-4P is required to elect state withholding. Withholding is only allowed for payments on annuitized contracts or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code.</p> <p>State tax withholding is not available for all other distribution types even if your state has state income tax.</p>
California	<p><b>To withhold a specific dollar amount, you must submit form DE 4P "Withholding Certificate for Pension or Annuity Payments" with the Company’s administrative form.</b> Unless you submit form DE 4P "Withholding Certificate for Pension or Annuity Payments" with the Company’s administrative form, the state income tax withholding will be calculated as 10% of the Federal Income Tax withholding regardless of the instructions (i.e., percentage, opt out, or dollar amount) on the Company’s administrative form.</p> <p><b>To opt out of withholding, you must submit form DE 4P "Withholding Certificate for Pension or Annuity Payments" with the Company’s administrative form.</b> Unless you submit form DE 4P "Withholding Certificate for Pension or Annuity Payments" with the Company’s administrative form, the state income tax withholding will be calculated as 10% of the Federal Income Tax withholding regardless of the instructions (i.e., percentage, opt out, or dollar amount) on the Company’s administrative form.</p> <p><b>Percentage withholding is calculated at 10% of the Federal Income Tax withheld, only. Please see the following instructions for additional information:</b></p> <p>Unless you submit form DE 4P "Withholding Certificate for Pension or Annuity Payments" with the Company’s administrative form, the state income tax withholding will be calculated as 10% of the Federal Income Tax withholding regardless of the instructions (i.e., percentage, opt out, or dollar amount) on the Company’s administrative form.</p> <p>Any other percentage elections will need to be expressed as a dollar amount and submitted to us on DE 4P "Withholding Certificate for Pension or Annuity Payments" with the Company’s administrative form.</p> <p>You may search for the current copy of Form DE 4P "Withholding Certificate for Pension or Annuity Payments" on <a href="http://edd.ca.gov">edd.ca.gov</a>.</p>

State	Withholding Guidelines
Connecticut	Form CT-W4P must be submitted with the Company's administrative form to elect a withholding higher or lower than the default. Full surrenders cannot be withheld lower than the default.
Illinois	Form IL-W-4 must be submitted with the Company's administrative form to elect any withholding. You may elect to opt out on the Company's administrative form.
Iowa	<p>If Federal Income Tax is mandatory, State Income Tax is mandatory.</p> <p>Form IA W4P must be submitted with the Company's administrative form to withhold any amount other than default. Form IA W4P is required to opt of withholding.</p> <p>If you are 55 or older, you may elect to opt out on the Company's administrative form. Form IA W4P must be submitted with the Company's administrative form to withhold any amount other than default.</p>
Kansas	If Federal Income Tax is mandatory, State Income Tax is mandatory.
Maine	<p>If Federal Income Tax is requested, State Income Tax is required.</p> <p>Form W-4ME must be submitted with the Company's administrative form to opt-out of State Income Tax or withhold at a rate higher than the default rate for non-periodic payments.</p> <p>Form W-4ME and IRS Form W-4P must be submitted with the Company's administrative form in order to provide an accurate wage bracket calculation, otherwise we will use default values for the calculation for periodic payments.</p>
Maryland	Eligible Rollover Distributions if Federal Income Tax is mandatory, State Income Tax is mandatory. State Income Tax withholding is voluntary for all other distribution types
Massachusetts	If Federal Income Tax is withheld, State Income Tax is mandatory.
Michigan	Form MI W-4P must be submitted with the Company's administrative form to either opt out or to determine a specific amount to be withheld other than the default rate as determined by Michigan.
Mississippi	<p>Form 89-350 must be submitted with the Company's administrative form to opt out or to provide an accurate wage bracket calculation if:</p> <ol style="list-style-type: none"> <li>1) you are subject to the early withdrawal penalty tax (under age 59 ½ or separated from service at 54 or earlier for plan participants), or</li> <li>2) if withdrawal is for excess contributions to an IRA that exceeded the annual limit</li> </ol> <p>Wage bracket elections for all other transaction types not listed above can be made on the Company's administrative form.</p>
Montana	<p>You may not elect state income tax withholding by providing instructions on the Company's administrative form. Form MW-4 must be submitted with the Company's administrative form to opt in to elect state income tax.</p> <p>If Form MW-4 is not provided, we will not withhold any state income tax.</p>
Nebraska	<p>If Federal Income Tax is withheld, State Income Tax is mandatory.</p> <p>Form W-4N must be submitted with the Company's administrative form to elect additional withholding above the default, you may not withhold less than the default.</p> <p>If you elect to opt out of Federal Income Tax, and if you are exempt from Nebraska withholding, a Form W-4N may be submitted to elect no tax withholding on annuitized contracts or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code. State tax withholding is mandatory for all other distribution types.</p>
North Carolina	<p>If Federal Income Tax is withheld, State Income Tax is mandatory.</p> <p>Form NC-4P must be submitted with the Company's administrative form to elect additional withholding above the default, you may not withhold less than the default.</p> <p>If you elect to opt out of Federal Income Tax, Form NC-4P may be submitted to elect no tax withholding for all distribution types, except for Eligible Rollover Distributions.</p>

State	Withholding Guidelines
Oklahoma	<p>If Federal Income Tax is requested, State Income Tax is mandatory.</p> <p>Form OK-W-4-R or Form OK-W-4-P are required to either opt out or to determine an additional amount to be withheld above the default rate.</p>
Vermont	<p>If Federal Income Tax is requested, State Income Tax is mandatory.</p> <p>Form W-4VT is required to elect state withholding other than the default for payments on annuitized contracts or Substantially Equal Periodic Payments under section 72(t)/72(q) of the Internal Revenue Code.</p> <p>For all other distribution types, the percentage instruction provided on the Company's administrative form will be calculated as a percentage of the Federal Income Tax amount withheld.</p>
Virginia	<p>If Federal Income Tax is requested, State Income Tax is mandatory unless the account is an IRA or SEP IRA contracts.</p> <p>Form VA-4P is required to determine a specific amount to be withheld other than the default rate or to opt out of State Income Tax if no Federal Income Tax is requested.</p>

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Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX, except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life). The Elite line of annuities is issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX in all states, except New York. Variable annuities are distributed by Corebridge Capital Services, Inc. (CCS), member FINRA.

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