



## Florida Retirement System Pension Plan

### Withholding Certificate for Periodic Pension or Annuity Payments Form W-4P

PO BOX 9000, Tallahassee, FL 32315-9000

**Local Phone:** 850-907-6500

**Toll Free:** 844-377-1888

**FAX:** 850-410-2010

Until a payee changes their withholding status, the Division of Retirement is required to withhold taxes from all monthly retirement benefit payments as if the payee's filing status is Single with no adjustments. This default tax withholding status complies with IRS Publication 575 (via [IRS.gov](https://www.irs.gov)).

#### Instructions:

Return the completed form to the Division of Retirement. For help understanding Form W-4P, visit [irs.gov/w4p](https://irs.gov/w4p)

#### MAIL TO:

DIVISION OF RETIREMENT  
PO BOX 9000  
TALLAHASSEE FL 32315-9000

#### OR FAX TO:

850-410-2010

#### Other ways to submit Form W-4P:

The Federal Tax Withholding module on FRS Online allows users to view, estimate, or change the federal tax withholding for their FRS Pension Plan benefit. Log on to FRS Online ([frs.fl.gov](https://frs.fl.gov)) to complete and submit your federal tax withholding change.

#### Tax Withholding Frequently Asked Questions:

##### Should I have taxes withheld from my payment?

The Division of Retirement does not offer tax advice. Consult a tax professional to discuss the impact of tax withholdings on your benefit payment.

##### How may I adjust my tax withholding?

You may view or update your tax withholding on the Federal Tax Withholding module available after you log in to your FRS Online account.

##### When will I receive my IRS Form 1099-R? May I view past forms?

IRS Form 1099-R is provided to all Florida Retirement System benefit recipients before January 31st every year. Your IRS Form 1099-R can be accessed on the 1099-R page available after you log in to your FRS Online account. You may also access past IRS Form 1099-R's.

##### I am no longer a Florida resident. May I have my state taxes withheld?

No, the Division of Retirement does not withhold any state taxes from any Florida Retirement System benefits.

##### How do I request no taxes to be withheld on Form W-4P?

You can choose not to have federal income tax withheld from your monthly retirement benefit payment by writing "No Withholding" on Form W-4P in the space below Step 4(c).







Step 4(b)—Deductions Worksheet (Keep for your records.)



See the Instructions for Schedule 1-A (Form 1040) for more information about whether you qualify for the deductions on lines 1a, 1b, 1c, 3a, and 3b.

<b>1</b>	Deductions for qualified tips, overtime compensation, and passenger vehicle loan interest.	
<b>a</b>	<b>Qualified tips.</b> If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified tips up to \$25,000 . . . . .	<b>1a</b> \$ _____
<b>b</b>	<b>Qualified overtime compensation.</b> If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified overtime compensation up to \$12,500 (\$25,000 if married filing jointly) of the “and-a-half” portion of time-and-a-half compensation . . . . .	<b>1b</b> \$ _____
<b>c</b>	<b>Qualified passenger vehicle loan interest.</b> If your total income is less than \$100,000 (\$200,000 if married filing jointly), enter an estimate of your qualified passenger vehicle loan interest up to \$10,000 . . . . .	<b>1c</b> \$ _____
<b>2</b>	Add lines 1a, 1b, and 1c. Enter the result here . . . . .	<b>2</b> \$ _____
<b>3</b>	<b>Seniors age 65 or older.</b> If your total income is less than \$75,000 (\$150,000 if married filing jointly):	
<b>a</b>	Enter \$6,000 if you are age 65 or older before the end of the year . . . . .	<b>3a</b> \$ _____
<b>b</b>	Enter \$6,000 if your spouse is age 65 or older before the end of the year and has a social security number valid for employment . . . . .	<b>3b</b> \$ _____
<b>4</b>	Add lines 3a and 3b. Enter the result here . . . . .	<b>4</b> \$ _____
<b>5</b>	Enter an estimate of your student loan interest, deductible IRA contributions, educator expenses, alimony paid, and certain other adjustments from Schedule 1 (Form 1040), Part II. See Pub. 505 for more information . . . . .	<b>5</b> \$ _____
<b>6</b>	<b>Itemized deductions.</b> Enter an estimate of your 2026 itemized deductions from Schedule A (Form 1040). Such deductions may include qualifying:	
<b>a</b>	<b>Medical and dental expenses.</b> Enter expenses in excess of 7.5% (0.075) of your total income . . . . .	<b>6a</b> \$ _____
<b>b</b>	<b>State and local taxes.</b> If your total income is less than \$505,000 (\$252,500 if married filing separately), enter state and local taxes paid up to \$40,400 (\$20,200 if married filing separately) . . . . .	<b>6b</b> \$ _____
<b>c</b>	<b>Home mortgage interest.</b> If your mortgage indebtedness is less than \$750,000 (\$375,000 if married filing separately), enter your home mortgage interest expense (including mortgage insurance premiums) . . . . .	<b>6c</b> \$ _____
<b>d</b>	<b>Gifts to charities.</b> Enter contributions in excess of 0.5% (0.005) of your total income . . . . .	<b>6d</b> \$ _____
<b>e</b>	<b>Other itemized deductions.</b> Enter the amount for other itemized deductions . . . . .	<b>6e</b> \$ _____
<b>7</b>	Add lines 6a, 6b, 6c, 6d, and 6e. Enter the result here . . . . .	<b>7</b> \$ _____
<b>8</b>	<b>Limitation on itemized deductions.</b>	
<b>a</b>	Enter your total income . . . . .	<b>8a</b> \$ _____
<b>b</b>	Subtract line 4 from line 8a. If line 4 is greater than line 8a, enter -0- here and on line 10. Skip line 9 . . . . .	<b>8b</b> \$ _____
<b>9</b>	Enter: $\left\{ \begin{array}{l} \bullet \$768,700 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$640,600 \text{ if you're single or head of household} \\ \bullet \$384,350 \text{ if you're married filing separately} \end{array} \right\}$ . . . . .	<b>9</b> \$ _____
<b>10</b>	If line 9 is greater than line 8b, enter the amount from line 7. Otherwise, multiply line 7 by 94% (0.94) and enter the result here . . . . .	<b>10</b> \$ _____
<b>11</b>	<b>Standard deduction.</b>	
Enter:	$\left\{ \begin{array}{l} \bullet \$32,200 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$24,150 \text{ if you're head of household} \\ \bullet \$16,100 \text{ if you're single or married filing separately} \end{array} \right\}$ . . . . .	<b>11</b> \$ _____
<b>12</b>	<b>Additional standard deduction.</b> If you (or your spouse) are 65 or older.	
Enter:	$\left\{ \begin{array}{l} \bullet \$2,050 \text{ if you're single or head of household} \\ \bullet \$1,650 \text{ if you're married filing separately} \\ \bullet \$1,650 \text{ if you're a qualifying surviving spouse or you're married filing jointly and one of you is under age 65} \\ \bullet \$3,300 \text{ if you're married filing jointly and both of you are age 65 or older} \end{array} \right\}$ . . . . .	<b>12</b> \$ _____
<b>13</b>	<b>Cash gifts to charities.</b> If you take the standard deduction, enter cash contributions up to \$1,000 (\$2,000 if married filing jointly) . . . . .	<b>13</b> \$ _____
<b>14</b>	Add lines 12 and 13. Enter the result here . . . . .	<b>14</b> \$ _____
<b>15</b>	Add lines 11 and 14. Enter the result here . . . . .	<b>15</b> \$ _____
<b>16</b>	If line 10 is greater than line 15, subtract line 11 from line 10 and enter the result here. If line 15 is greater than line 10, enter the amount from line 14 . . . . .	<b>16</b> \$ _____
<b>17</b>	Add lines 2, 4, 5, and 16. Enter the result here and in Step 4(b) of Form W-4P . . . . .	<b>17</b> \$ _____