

<b>STATE INCOME TAX WITHHOLDING REQUIREMENTS</b>															
<b>State of Residence</b>	<b>State Income Tax Withholding</b>														
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax is not allowed.														
AL, AZ, CO, ID, IL, IN, KY, LA, MD, MN, MO, MS, MT, NJ, NM, NY, ND, OH, PA, RI, SC, UT, WI, WV	<b>State Income Tax Withholding is Voluntary</b>														
	<ul style="list-style-type: none"> <li>• We will withhold state income tax only if you instruct us to do so.</li> <li>• You must indicate the amount to withhold.</li> <li>• For <b>MD, NJ &amp; NY</b> amounts must be whole dollars.</li> <li>• For <b>PA</b>, if you choose to withhold it must be at <b>3.07%</b>.</li> </ul>														
AR, CA, NC, OR, VT	<b>State Income Tax Withholding is Mandatory Where Federal Withholding Applies</b>														
	<p>If federal tax is required we will withhold the following unless you indicated otherwise:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>AR</b> - 3% of gross distribution</td> <td style="width: 50%;"><b>OR</b> - 8% of gross distribution</td> </tr> <tr> <td><b>CA</b> - 10% of federal tax withheld</td> <td><b>VT</b> - 2.4% (minimum) of gross distribution based on Federal withholding</td> </tr> <tr> <td><b>NC</b> - 4% of gross distribution</td> <td></td> </tr> </table>	<b>AR</b> - 3% of gross distribution	<b>OR</b> - 8% of gross distribution	<b>CA</b> - 10% of federal tax withheld	<b>VT</b> - 2.4% (minimum) of gross distribution based on Federal withholding	<b>NC</b> - 4% of gross distribution									
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IA, KS, ME, MA, NE, OK	<b>State Income Tax Withholding is Mandatory Where Federal Withholding Applies</b>														
	<p>If federal tax is withheld you cannot opt out of state withholding. We will withhold as indicated:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>IA</b> - 5% of gross distribution</td> <td style="width: 50%;"><b>MA</b> - 5.1% of gross distribution</td> </tr> <tr> <td><b>KS</b> - 4.5% of gross distribution</td> <td><b>NE</b> - 5% of gross distribution</td> </tr> <tr> <td><b>ME</b> - 5% of gross distribution</td> <td><b>OK</b> - 5% of gross distribution</td> </tr> </table>	<b>IA</b> - 5% of gross distribution	<b>MA</b> - 5.1% of gross distribution	<b>KS</b> - 4.5% of gross distribution	<b>NE</b> - 5% of gross distribution	<b>ME</b> - 5% of gross distribution	<b>OK</b> - 5% of gross distribution								
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<b>State Income Tax Withholding</b>															
CT	<b>6.99%</b> - Mandatory if lump sum distribution of the entire account balance, unless any portion of the lump sum distribution was previously subject to tax, or the lump sum distribution is a rollover as a trustee-to-trustee transfer.														
D.C.	<b>8.95%</b> - Mandatory if lump sum distribution. This does not include rollover distributions from a direct trustee to trustee transfer or a rollover from an individual retirement account to a traditional or Roth IRA that is a direct trustee-to-trustee transfer.														
DE	Distributions are subject to withholding if withholding is required for federal purposes. If withholding is not required, voluntary withholding may be requested at <b>5%</b> .														
GA	Withholding will be required unless indicated otherwise. Withholding percentage will follow the chart below:														
	<table style="width: 100%; border: none;"> <tr> <td style="width: 25%; text-align: right;">\$ 0</td> <td style="width: 25%; text-align: right;">\$ 7,999.99</td> <td style="width: 50%; text-align: right;">2.0%</td> </tr> <tr> <td style="text-align: right;">\$ 8,000</td> <td style="text-align: right;">\$ 9,999.99</td> <td style="text-align: right;">3.0%</td> </tr> <tr> <td style="text-align: right;">\$10,000</td> <td style="text-align: right;">\$11,999.99</td> <td style="text-align: right;">4.0%</td> </tr> <tr> <td style="text-align: right;">\$12,000</td> <td style="text-align: right;">\$14,999.99</td> <td style="text-align: right;">5.0%</td> </tr> <tr> <td style="text-align: right;">\$15,000</td> <td style="text-align: right;">and over</td> <td style="text-align: right;">6.0%</td> </tr> </table>	\$ 0	\$ 7,999.99	2.0%	\$ 8,000	\$ 9,999.99	3.0%	\$10,000	\$11,999.99	4.0%	\$12,000	\$14,999.99	5.0%	\$15,000	and over
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MI	Required unless you certify that your distribution is not taxable because you were born before 1946 or you believe you will not have a balance due on your Michigan Individual Income Tax Return, Form MI-1040. <b>4.25%</b> of taxable distribution														
VA	Distributions are subject to withholding if withholding is required for federal purposes, unless the recipient qualifies for and elects no withholding. Recipient can only elect no withholding if (a) the same choice was made for federal purposes, (b) recipient is a non-resident, (c) recipient expects to have no tax liability, or (d) recipient's adjusted gross income is less than \$11,950 if single, \$23,900 if married. Recipients cannot elect out of withholding if eligible rollover distribution is not rolled over.														
NOTE 1:	The above applies to residents of each respective state. Special rules apply if you live in a foreign country, are not a U.S. Citizen, or are a non-resident alien.														
NOTE 2:	The above is provided as a guideline only, and is not advice regarding withholding. State law is subject to change and Equity Trust is not responsible for changes in state law that may affect the accuracy of the above. Please contact your tax advisor before making an election regarding state withholding.														