

Applicable state tax withholding for retirement plan distributions

This table provides the state requirements as of April 2024. States may change their requirements at any time.

State	Minimum state withholding required if federal withholding is taken	If federal withholding is taken, can you waive state withholding?*
Arkansas	Eligible rollover distributions	
	5% of your distribution amount	No
	Noneligible rollover distributions	
	Periodic payments: Specified by state wage tables	Yes
	Nonperiodic payments: 3% of your distribution amount	Yes
California	10% of federal withholding amount	Yes
Connecticut**	Specified by state wage tables	Yes
Delaware	Eligible rollover distributions	
	5% of your distribution amount	No
	Noneligible rollover distributions	
	Periodic payments: Specified by state wage tables	Yes
	Nonperiodic payments: 5% of your distribution amount	Yes
Georgia	Specified by state wage tables	Yes
Indiana, Louisiana, Montana, New Jersey, New Mexico, New York, Utah, and Wisconsin	Any dollar amount or percentage of your distribution	Yes
Iowa***	Eligible rollover distributions	
	5% of your distribution amount	Yes
	Noneligible rollover distributions	
	Periodic payments: Specified by state wage tables†	Yes
	Nonperiodic payments: 5% of your distribution amount	Yes
Kansas***	Eligible rollover distributions	
	5% of your distribution amount	No
	Noneligible rollover distributions	
	Periodic payments: Specified by state wage tables	No
	Nonperiodic payments: 5% of your distribution amount	No
Maine and Nebraska	Eligible rollover distributions	
	5% of your distribution amount	No
	Noneligible rollover distributions	
	Periodic payments: Specified by state wage tables	No
	Nonperiodic payments: 5% of your distribution amount	No

(over)

*If you tell us not to withhold federal income tax, we won't withhold any amount for state income tax unless your state specifies a different policy.

**Vanguard withholds the minimum amount required by the state, unless we receive the state specific withholding certificate to opt-out of withholding.

***Follows the cumulative withholding rule.

†If the total distribution amount is less than \$6,000 for the year, no state withholding tax is applied. However, once the total is \$6,000 or more, state tax is calculated on the entire balance to date. Nonperiodic payments are taxed at 5% of your distribution amount.

State	Minimum state withholding required if federal withholding is taken	If federal withholding is taken, can you waive state withholding?*
Maryland	Eligible rollover distributions 7.75% of your distribution amount	No
	Noneligible rollover distributions Any dollar amount or percentage of your distribution	Yes
Massachusetts***	Eligible rollover distributions 5% of your distribution amount	No
	Noneligible rollover distributions Specified by state wage tables	No
Michigan	4.25% of your distribution amount	Yes
Minnesota**	Specified by state wage tables	Yes
Mississippi**	5% of your distribution amount	No
Missouri	Eligible rollover distributions 4.8% of your distribution amount	Yes
	Noneligible rollover distributions Periodic payments: Specified by state wage tables	Yes
	Nonperiodic payments: 4.8% of your distribution amount	Yes
North Carolina	Eligible rollover distributions 4% of your distribution amount	No
	Noneligible rollover distributions Periodic payments: Specified by state wage tables	Yes
	Nonperiodic payments: 4% of your distribution amount	Yes
Oklahoma	Eligible rollover distributions 4.75% of your distribution amount	Yes
	Noneligible rollover distributions Periodic payments: Specified by state wage tables	Yes
	Nonperiodic payments: 4.75% of your distribution amount	Yes
Oregon***	Eligible rollover distributions 8% of your distribution amount	No
	Noneligible rollover distributions Periodic payments: Specified by state wage tables	Yes
	Nonperiodic payments: 8% of your distribution amount	Yes
Vermont	Eligible rollover distributions 30% of federal withholding amount	No
	Noneligible rollover distributions Periodic payments: Specified by state wage tables	Yes
	Nonperiodic payments: 30% of federal withholding amount	Yes
Virginia	Eligible rollover distributions 4% of your distribution amount	No
	Noneligible rollover distributions Periodic payments: Specified by state wage tables	No
	Nonperiodic payments: 4% of your distribution amount	No

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***Follows the cumulative withholding rule.

**Mississippi requires state income tax withholding only if you've taken an early or excess distribution subject to the 10% federal penalty tax.

State tax withholding isn't permitted in Mississippi for any other distribution types.

***If withholding is taken for Oregon, the minimum required amount is \$10.

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We recommend that you consult a tax or financial advisor about your individual situation.