

Form CT-W4P

Withholding Certificate for Pension or Annuity Payments

2009
CT-W4P

(Rev. 01/09)

Purpose: Form CT-W4P, *Withholding Certificate for Pension or Annuity Payments*, allows Connecticut residents who receive pensions or annuities to instruct the payer of the pension or annuity to withhold Connecticut income tax.

You are **not required** to have Connecticut income tax withheld from your pension or annuity payments. However, you must make estimated Connecticut income tax payments if your Connecticut income tax (after tax credits) minus Connecticut income tax withheld is \$1,000 or more, and you expect your Connecticut income tax withheld to be less than your required annual payment.

Your required annual payment is the **lesser** of:

- **90%** of the income tax shown on your **2009 Connecticut income tax return**; **or**
- **100%** of the income tax shown on your **2008 Connecticut income tax return** if you filed a 2008 Connecticut income tax return that covered a 12-month period.

You do **not** have to make estimated income tax payments if:

- You were a Connecticut resident during the 2008 taxable year and you did not file a 2008 income tax return because you had no Connecticut income tax liability; **or**
- You were a nonresident or part-year resident with Connecticut source income during the 2008 taxable year and you did not file a 2008 income tax return because you had no Connecticut income tax liability.

If you were a nonresident or part-year resident and you did **not** have Connecticut source income during the 2008 taxable year, then you **must** use 90% of the income tax shown on your 2009 Connecticut income tax return as your required annual payment.

If you are a party to a civil union recognized under Connecticut law or a spouse in a marriage recognized under *Kerrigan v. Commissioner of Public Health*, 289 Conn. 135 (2008) (*Kerrigan*), you must recalculate your federal adjusted gross income as if your filing status for federal income tax purposes were married filing jointly or married filing separately. Unless otherwise noted, any reference in these instructions to a spouse also refers to a party to a civil union.

General Instructions

Complete this certificate in blue or black ink only. If you wish to have Connecticut income tax withheld from your pension or annuity payments, you may either:

- Complete the worksheet on the back of this form to estimate how much income tax to have withheld, round to the nearest whole dollar, but not less than \$10, and enter this amount on Line 1. This option is for people who want to include all income in determining their withholding amount; **or**
- If you know how much you want your payer to withhold from each payment, you may fill in a **whole dollar amount**, but not less than \$10, on Line 1.

Please send a completed Form CT-W4P to the payer of your pension or annuity if you wish to have Connecticut income tax withheld.

Do not send this form to the Department of Revenue Services (DRS).

If you do not want tax withheld from your pension or annuity payments, do not return this form.

For Further Information: Call DRS during business hours, Monday through Friday:

- **1-800-382-9463** (Connecticut calls outside the Greater Hartford calling area only); **or**
- **860-297-5962** (from anywhere).

Select **Option 6** to speak with a representative.

TTY, TDD, and Text Telephone users only may transmit inquiries anytime by calling 860-297-4911.

Forms and Publications: Forms and publications are available anytime by:

- **Internet:** Visit the DRS website at www.ct.gov/DRS to download and print Connecticut tax forms; **or**
- **Telephone:** Call **1-800-382-9463** (Connecticut calls outside the Greater Hartford calling area only) and select **Option 2**, or **860-297-4753** (from anywhere).

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Detach and return this certificate to the payer of your pension. Keep the top portion for your records.

State of Connecticut
Department of Revenue Services

Withholding Certificate for Pension or Annuity Payments

2009 Form CT-W4P

First name	Middle initial	Last name	Social Security Number ____ : ____
Home address		PO Box	Claim or Identification Number (if any) of your Pension or Annuity Contract
City or town	State	ZIP code	
1. Amount of Connecticut income tax you want withheld from each payment			1. .00
Sign Here	Signature		Date

2009 Form CT-W4P Estimated Income Tax Worksheet

(Use this worksheet if you wish to include all 2009 estimated income in determining withholding amount.)

1. Federal adjusted gross income you expect in the 2009 taxable year: From 2009 federal Form 1040ES, 2009 Estimated Tax Worksheet, Line 1	1.	
2. Allowable Connecticut modifications: See instructions below for additions or subtractions.	2.	
3. Connecticut adjusted gross income: Combine Line 1 and Line 2.	3.	
Nonresidents and Part-Year Residents: Enter your Connecticut source income if greater than your Connecticut adjusted gross income.		
4. Connecticut income tax: Complete the <i>Tax Calculation Schedule</i> below.	4.	
5. Apportionment factor: Connecticut residents enter 1.0000. Nonresidents and Part-Year Residents, see instructions, Page 3.	5.	.
6. Multiply Line 5 by Line 4.	6.	
7. Credit for income taxes paid to qualifying jurisdictions: See instructions, Page 3.	7.	
8. Subtract Line 7 from Line 6.	8.	
9. Estimated Connecticut alternative minimum tax: See instructions, Page 3.	9.	
10. Add Line 8 and Line 9.	10.	
11. Adjusted net Connecticut minimum tax credit: See instructions, Page 3.	11.	
12. Total estimated income tax: Subtract Line 11 from Line 10.	12.	
13. Connecticut income tax withheld or expected to be withheld during the 2009 taxable year on income other than this pension or annuity.....	13.	
14. Subtract Line 13 from Line 12. If this amount is less than \$1,000, you are not required to prepay this amount.	14.	
15. Amount to be withheld from each payment: Divide Line 14 by the number of payments you will receive in 2009. Round to the nearest whole dollar but not less than \$10. See instructions, Page 3.	15.	

Tax Calculation Schedule

1. Enter the amount from Line 3 of the 2009 Form CT-W4P.	1		
2. Enter personal exemption from Table A, Exemptions, Page 4.	2		
3. Connecticut taxable income: Subtract Line 2 from Line 1. If less than zero, enter "0."	3		
4. Connecticut income tax from Table B, Connecticut Income Tax, Page 4.	4		
5. Enter decimal amount from Table C, Personal Tax Credits, Page 4. If zero, enter "0."	5	.	
6. Multiply the amount on Line 4 by the decimal amount on Line 5.	6		
7. Connecticut income tax: Subtract Line 6 from Line 4. Enter this amount on Line 4, 2009 Form CT-W4P above.	7		

Caution: If you expect to owe \$1,000 or more in Connecticut income tax after subtracting Connecticut income tax withheld, you may be required to make estimated payments. Generally, if you do not prepay (through **timely** estimated tax payments or withholding, or both) the lesser of 100% of the income tax shown on your 2008 Connecticut income tax return or 90% of the income tax shown on your 2009 Connecticut income tax return, you may owe interest at the rate of 1% per month or fraction of a month.

Instructions for Completing Worksheet

Except as otherwise noted, any reference in these instructions to filing jointly includes **filing jointly for federal and Connecticut** and **filing jointly for Connecticut only**. Likewise, filing separately includes **filing separately for federal and Connecticut** and **filing separately for Connecticut only**.

Line 1: Your estimated federal **adjusted gross income**.

Adjusted gross income means wages, interest, dividends, alimony received, and all income minus certain adjustments to income such as alimony paid and qualified contributions to an IRA.

Line 2: Enter the total of your estimated allowable Connecticut modifications.

Subtractions include any items included in federal adjusted gross income that are not taxable under Connecticut law.

Additions include items taxable under Connecticut law but not included in federal adjusted gross income.

See instructions for *Schedule 1 - Modifications to Federal Adjusted Gross Income*, of **Form CT-1040, Connecticut Resident Income Tax Return**, or **Form CT-1040NR/PY, Connecticut Nonresident and Part-Year Resident Income Tax Return**.

Line 2 instructions continued on Page 3.

Social Security Benefit Adjustment Worksheet

Enter the amount you expect to enter on **Form CT-1040EZ**, *Connecticut Resident EZ Income Tax Return*, Form CT-1040, or Form CT-1040NR/PY, Line 1.

If your filing status is **Single** or **Filing separately**, is the amount on Line 1 \$50,000 or more?

- Yes **Complete** this worksheet.
- No **Do not complete** this worksheet. Enter the amount of federally taxable Social Security benefits you expect to report on federal Form 1040, Line 20b, or federal Form 1040A, Line 14b, on the 2009 Form CT-W4P, Line 2.

If your filing status is **Filing jointly, Qualifying widow(er) with dependent child**, or **Head of household**, is the amount on Line 1 \$60,000 or more?

- Yes **Complete** this worksheet.
- No **Do not complete** this worksheet. Enter the amount of federally taxable Social Security benefits you expect to report on federal Form 1040, Line 20b or federal Form 1040A, Line 14b, on the 2009 Form CT-W4P, Line 2.

A. Enter the amount you reported on federal Publication 505*, Tax Withholding and Estimated Tax, Worksheet 2-1, 2008 Estimated Tax Worksheet—Line 1, Expected Taxable Social Security and Railroad Retirement Benefits. <div style="text-align: center; border: 1px solid black; border-radius: 10px; padding: 2px; width: fit-content; margin: 5px auto;">If Line A is zero or less, stop here. Otherwise, go to Line B.</div>	A.	
B. Enter the amount you reported on federal Publication 505*, Worksheet 2-1, Line 9. <div style="text-align: center; border: 1px solid black; border-radius: 10px; padding: 2px; width: fit-content; margin: 5px auto;">If Line B is zero or less, stop here. Otherwise, go to Line C.</div>	B.	
C. Enter the lesser of Line A or Line B.	C.	
D. Multiply Line C by 25% (.25).	D.	
E. Expected taxable amount of Social Security benefits you reported on federal Publication 505*, Worksheet 2-1, Line 18	E.	
F. Social Security Benefit Adjustment: Subtract Line D from Line E. Enter the amount here and as a subtraction on the 2009 Form CT-W4P, Line 2. If Line D is greater than or equal to Line E, enter "0."	F.	

* You may obtain federal Publication 505 by calling the Internal Revenue Service (IRS) at **1-800-829-3676** or by visiting the IRS website at **www.irs.gov** to download and print.

Line 2 (continued)

Social Security Benefit Adjustment: If you file a federal income tax return as single or married filing separately and you expect your 2009 federal adjusted gross income will be **less than \$50,000**, enter as a subtraction the amount of federally taxable Social Security benefits you expect to report on your 2009 federal Form 1040, Line 20b or federal Form 1040A, Line 14b. If you will file a federal income tax return as married filing jointly or head of household and you expect your federal adjusted gross income will be **less than \$60,000**, enter as a subtraction the amount of federally taxable Social Security benefits you expect to report on your 2009 federal Form 1040, Line 20b, or federal Form 1040A, Line 14b. If you expect your federal adjusted gross income will be above the threshold for your filing status, complete the *Social Security Benefit Adjustment Worksheet* above and include the amount from Line F as a subtraction on Line 2.

Military Pensions: If you are a retired member of the armed forces of the United States or the National Guard, enter as a subtraction 50% of the amount of federally taxable military retirement pay you expect to report on your 2009 federal income tax return.

Line 3 - Nonresidents and Part-Year Residents Only: If your Connecticut source income is **greater than** your Connecticut adjusted gross income, enter your Connecticut source income.

Line 5 - Apportionment Factor: Nonresidents and part-year residents, if your Connecticut sourced income is **greater than or equal** to your Connecticut adjusted gross income, enter 1.0000. If your Connecticut sourced income is **less than** your Connecticut

adjusted gross income, complete the following calculation and enter the result on Line 5.

$$\frac{\text{Connecticut Source Income}}{\text{Connecticut Adjusted Gross Income (Line 3)}} = \text{Line 5}$$

Do not enter a number less than zero or greater than 1. If the result is less than zero, enter "0"; if greater than 1, enter 1.0000. Round to four decimal places.

Line 7 - Resident and Part-Year Residents Only: Enter estimated allowable credit for income taxes paid to qualifying jurisdictions. Enter "0" if not applicable. See instructions for *Schedule 2 - Credit for Income Taxes Paid to Qualifying Jurisdictions*, of Form CT-1040 or Form CT-1040NR/PY.

Line 9: If you expect to owe federal alternative minimum tax for the 2009 taxable year, you may also owe Connecticut alternative minimum tax. Enter your estimated Connecticut alternative minimum tax liability. See instructions for **Form CT-6251**, *Connecticut Alternative Minimum Tax Return - Individuals*.

Line 11: Enter estimated allowable adjusted net Connecticut minimum tax credit. Enter "0" if you are not entitled to a credit, or if you entered an amount on Line 9. See instructions for **Form CT-8801**, *Credit for Prior Year's Connecticut Minimum Tax for Individuals, Trusts, and Estates*.

Line 15: Divide the amount on Line 14 by the number of pension or annuity payments you will receive in 2009. Round to nearest whole dollar but not less than \$10. Enter this amount on Line 1 of the certificate on the front of this form.

Table A - Exemptions for 2009 Taxable Year

Use the filing status that you expect to report on your 2009 tax return and your Connecticut AGI* (from *Tax Calculation Schedule*, Line 1) to determine your exemption.

Single			Filing Jointly or Qualified Widow(er)			Filing Separately			Head of Household		
Connecticut AGI*		Exemption	Connecticut AGI*		Exemption	Connecticut AGI*		Exemption	Connecticut AGI*		Exemption
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$27,000	\$13,500	\$ 0	\$48,000	\$24,000	\$ 0	\$24,000	\$12,000	\$ 0	\$38,000	\$19,000
\$27,000	\$28,000	\$12,500	\$48,000	\$49,000	\$23,000	\$24,000	\$25,000	\$11,000	\$38,000	\$39,000	\$18,000
\$28,000	\$29,000	\$11,500	\$49,000	\$50,000	\$22,000	\$25,000	\$26,000	\$10,000	\$39,000	\$40,000	\$17,000
\$29,000	\$30,000	\$10,500	\$50,000	\$51,000	\$21,000	\$26,000	\$27,000	\$ 9,000	\$40,000	\$41,000	\$16,000
\$30,000	\$31,000	\$ 9,500	\$51,000	\$52,000	\$20,000	\$27,000	\$28,000	\$ 8,000	\$41,000	\$42,000	\$15,000
\$31,000	\$32,000	\$ 8,500	\$52,000	\$53,000	\$19,000	\$28,000	\$29,000	\$ 7,000	\$42,000	\$43,000	\$14,000
\$32,000	\$33,000	\$ 7,500	\$53,000	\$54,000	\$18,000	\$29,000	\$30,000	\$ 6,000	\$43,000	\$44,000	\$13,000
\$33,000	\$34,000	\$ 6,500	\$54,000	\$55,000	\$17,000	\$30,000	\$31,000	\$ 5,000	\$44,000	\$45,000	\$12,000
\$34,000	\$35,000	\$ 5,500	\$55,000	\$56,000	\$16,000	\$31,000	\$32,000	\$ 4,000	\$45,000	\$46,000	\$11,000
\$35,000	\$36,000	\$ 4,500	\$56,000	\$57,000	\$15,000	\$32,000	\$33,000	\$ 3,000	\$46,000	\$47,000	\$10,000
\$36,000	\$37,000	\$ 3,500	\$57,000	\$58,000	\$14,000	\$33,000	\$34,000	\$ 2,000	\$47,000	\$48,000	\$ 9,000
\$37,000	\$38,000	\$ 2,500	\$58,000	\$59,000	\$13,000	\$34,000	\$35,000	\$ 1,000	\$48,000	\$49,000	\$ 8,000
\$38,000	\$39,000	\$ 1,500	\$59,000	\$60,000	\$12,000	\$35,000	and up	\$ 0	\$49,000	\$50,000	\$ 7,000
\$39,000	\$40,000	\$ 500	\$60,000	\$61,000	\$11,000				\$50,000	\$51,000	\$ 6,000
\$40,000	and up	0	\$61,000	\$62,000	\$10,000				\$51,000	\$52,000	\$ 5,000
			\$62,000	\$63,000	\$ 9,000				\$52,000	\$53,000	\$ 4,000
			\$63,000	\$64,000	\$ 8,000				\$53,000	\$54,000	\$ 3,000
			\$64,000	\$65,000	\$ 7,000				\$54,000	\$55,000	\$ 2,000
			\$65,000	\$66,000	\$ 6,000				\$55,000	\$56,000	\$ 1,000
			\$66,000	\$67,000	\$ 5,000				\$56,000	and up	\$ 0
			\$67,000	\$68,000	\$ 4,000						
			\$68,000	\$69,000	\$ 3,000						
			\$69,000	\$70,000	\$ 2,000						
			\$70,000	\$71,000	\$ 1,000						
			\$71,000	and up	\$ 0						

Table B - Connecticut Income Tax for 2009 Taxable Year

Filing Separately	Filing Jointly or Qualifying Widow(er)	Head of Household
If the amount on Line 3 of the Tax Calculation Schedule is: Less than or equal to \$10,000, multiply by .03. More than \$10,000, multiply the excess over \$10,000 by .05 and add \$300	If the amount on Line 3 of the Tax Calculation Schedule is: Less than or equal to \$20,000, multiply by .03. More than \$20,000, multiply the excess over \$20,000 by .05 and add \$600	If the amount on Line 3 of the Tax Calculation Schedule is: Less than or equal to \$16,000, multiply by .03. More than \$16,000, multiply the excess over \$16,000 by .05 and add \$480
For example, if the amount on Line 3 is \$13,000 enter \$450 on Line 4. \$13,000 - \$10,000 = \$3,000 \$3,000 x .05 = \$150 \$150 + \$300 = \$450	For example, if the amount on Line 3 is \$22,500 enter \$725 on Line 4. \$22,500 - \$20,000 = \$2,500 \$2,500 x .05 = \$125 \$125 + \$600 = \$725	For example, if the amount on Line 3 is \$20,000 enter \$680 on Line 4. \$20,000 - \$16,000 = \$4,000 \$4,000 x .05 = \$200 \$200 + \$480 = \$680

Table C - Personal Tax Credits for 2009 Taxable Year

Use the filing status that you expect to report on your 2009 tax return and your Connecticut AGI* (from *Tax Calculation Schedule*, Line 1), to determine your decimal amount.

Single			Filing Jointly or Qualified Widow(er)			Filing Separately			Head of Household		
Connecticut AGI*		Decimal Amount	Connecticut AGI*		Decimal Amount	Connecticut AGI*		Decimal Amount	Connecticut AGI*		Decimal Amount
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$13,500	\$16,900	.75	\$24,000	\$30,000	.75	\$12,000	\$15,000	.75	\$19,000	\$24,000	.75
\$16,900	\$17,400	.70	\$30,000	\$30,500	.70	\$15,000	\$15,500	.70	\$24,000	\$24,500	.70
\$17,400	\$17,900	.65	\$30,500	\$31,000	.65	\$15,500	\$16,000	.65	\$24,500	\$25,000	.65
\$17,900	\$18,400	.60	\$31,000	\$31,500	.60	\$16,000	\$16,500	.60	\$25,000	\$25,500	.60
\$18,400	\$18,900	.55	\$31,500	\$32,000	.55	\$16,500	\$17,000	.55	\$25,500	\$26,000	.55
\$18,900	\$19,400	.50	\$32,000	\$32,500	.50	\$17,000	\$17,500	.50	\$26,000	\$26,500	.50
\$19,400	\$19,900	.45	\$32,500	\$33,000	.45	\$17,500	\$18,000	.45	\$26,500	\$27,000	.45
\$19,900	\$20,400	.40	\$33,000	\$33,500	.40	\$18,000	\$18,500	.40	\$27,000	\$27,500	.40
\$20,400	\$22,500	.35	\$33,500	\$40,000	.35	\$18,500	\$20,000	.35	\$27,500	\$34,000	.35
\$22,500	\$23,000	.30	\$40,000	\$40,500	.30	\$20,000	\$20,500	.30	\$34,000	\$34,500	.30
\$23,000	\$23,500	.25	\$40,500	\$41,000	.25	\$20,500	\$21,000	.25	\$34,500	\$35,000	.25
\$23,500	\$24,000	.20	\$41,000	\$41,500	.20	\$21,000	\$21,500	.20	\$35,000	\$35,500	.20
\$24,000	\$28,100	.15	\$41,500	\$50,000	.15	\$21,500	\$25,000	.15	\$35,500	\$44,000	.15
\$28,100	\$28,600	.14	\$50,000	\$50,500	.14	\$25,000	\$25,500	.14	\$44,000	\$44,500	.14
\$28,600	\$29,100	.13	\$50,500	\$51,000	.13	\$25,500	\$26,000	.13	\$44,500	\$45,000	.13
\$29,100	\$29,600	.12	\$51,000	\$51,500	.12	\$26,000	\$26,500	.12	\$45,000	\$45,500	.12
\$29,600	\$30,100	.11	\$51,500	\$52,000	.11	\$26,500	\$27,000	.11	\$45,500	\$46,000	.11
\$30,100	\$54,000	.10	\$52,000	\$96,000	.10	\$27,000	\$48,000	.10	\$46,000	\$74,000	.10
\$54,000	\$54,500	.09	\$96,000	\$96,500	.09	\$48,000	\$48,500	.09	\$74,000	\$74,500	.09
\$54,500	\$55,000	.08	\$96,500	\$97,000	.08	\$48,500	\$49,000	.08	\$74,500	\$75,000	.08
\$55,000	\$55,500	.07	\$97,000	\$97,500	.07	\$49,000	\$49,500	.07	\$75,000	\$75,500	.07
\$55,500	\$56,000	.06	\$97,500	\$98,000	.06	\$49,500	\$50,000	.06	\$75,500	\$76,000	.06
\$56,000	\$56,500	.05	\$98,000	\$98,500	.05	\$50,000	\$50,500	.05	\$76,000	\$76,500	.05
\$56,500	\$57,000	.04	\$98,500	\$99,000	.04	\$50,500	\$51,000	.04	\$76,500	\$77,000	.04
\$57,000	\$57,500	.03	\$99,000	\$99,500	.03	\$51,000	\$51,500	.03	\$77,000	\$77,500	.03
\$57,500	\$58,000	.02	\$99,500	\$100,000	.02	\$51,500	\$52,000	.02	\$77,500	\$78,000	.02
\$58,000	\$58,500	.01	\$100,000	\$100,500	.01	\$52,000	\$52,500	.01	\$78,000	\$78,500	.01
\$58,500	and up	.00	\$100,500	and up	.00	\$52,500	and up	.00	\$78,500	and up	.00

* Form CT-1040NR/PY filers must use income from Connecticut sources if it exceeds Connecticut Adjusted Gross Income.