

IRA/IRRA®/Roth IRA/SEP/SRA

Beneficiary Distribution Form



Use this form to take a beneficiary distribution from any of the following Merrill account types from which you have inherited assets; including an Inherited account of which you are the beneficial owner: ¹

- Individual Retirement Account (IRA)
- IRRA® (Rollover IRA)
- Roth IRA
- Simplified Employee Pension (SEP) IRA plan, or
- SIMPLE Retirement Account (SRA)

Because the rules are complex, it's best to evaluate your distribution options with your tax advisor and your Merrill Lynch Wealth Management Advisor or your Merrill Advisory Center.

Complete, sign and send this form to the appropriate channel for processing. For clients with a Merrill Lynch Wealth Management Advisor please contact your branch office directly for the appropriate fax number and address for prompt processing. If forms are sent to the wrong channel processing is not guaranteed. Please retain a second copy of this form for your records.

Merrill Lynch Wealth Management Clients

Please contact your personal **advisor** to obtain your advisor's office fax number or address for prompt processing.

Merrill Edge Self-Directed and Merrill Guided Investing Clients

For faster service, this form can be completed electronically by signing into your account on merrilledge.com

or

Please complete this form and fax to 1.877.229.7160 or mail to:

Merrill Document Processing

PO Box 31024

Tampa, FL 33631-3024

Part 1: Beneficiary Information

Please provide all information as requested. Please enter the account number of the Merrill retirement account from which you are taking the distribution.

Beneficiary Information

Beneficiary's Name *(please print)*

Social Security Number/Tax Identification Number

Street Address

Date of Birth *(month/day/year)*

Phone Number

City

State

Zip Code

Merrill Retirement Account Number (from which you are distributing)

Part 2: Original Account Owner's information *(Only required if paying from the original account holder's account)*

Merrill must have a certified copy of the death certificate in order to make distributions to a beneficiary. Additional documentation may be required.

Original Account Owner's Name

Original Account Owner's Social Security Number

¹This form should not be used to transfer assets to an Inherited IRA. To transfer assets to an Inherited IRA, you must complete an Inherited IRA Transfer Instruction Form.

Part 3: One-Time Distribution Amount

Merrill will distribute the balance in the account in proportion with the share assigned to you on the account's most recent beneficiary designation on file to ensure that all beneficiaries receive their designated share of the account.

Part of the account (Please check one)

Cash only \$ _____

Securities in-kind² only (described below)

Cash \$ _____ AND Securities in-kind² (described below)

For Clients Enrolled in the Beneficiary RMD Service:

Check this box if you want this distribution amount to be subtracted from the remaining RMD Service calculated amount *

**For Office Use Only: To capture the value of securities in kind, a History File Adjustment must be submitted.*

The entire account (The account will be closed and the final balance may change due to market fluctuations, commissions, sales charges and/or other fees.)

Distribute all available cash AND sell all securities and distribute all cash proceeds.

Distribute all available cash AND all eligible securities in-kind.²

Description of Securities: Use descriptions as they appear on your account statement. If you select more securities than the space provides, attach a supplemental list of securities to be distributed in-kind. Only the securities you selected will be transferred to your non-retirement account or mailed to you in certificate or statement form, based on your election within Part 6. If you do not indicate a quantity for the securities selected, your distribution may not be processed.

Quantity	Security Name or Symbol

Your one time distribution will be processed upon receipt of this form unless a future transaction date is inserted here: _____

Part 4: Standing Letter Distributions

If you choose either or both of these options, you must have an already established inherited account in your own name. These options are not available for distributions from the decedent's retirement account. If you select both STLOA and STLOI, all subsequent sections will be applicable for both instructions.

Instruction Type (Please select one of the following): New Change Cancel

Standing Letter of Instruction (STLOI)

Merrill will automatically process distributions based on instructions below.

Periodic Installments of \$ _____ Monthly Quarterly Semi-Annually Annually

Start date* _____

Expiration date _____ (optional)

*Start date must be greater than 3 business days if ACH distribution method is selected and greater than 7 business days if Automatic Liquidation is selected.

Standing Letter of Authorization (STLOA)

Merrill will process distributions based on your future verbal requests.

The maximum allowable amount for each transaction will be: \$ _____

Expiration date _____ (optional)

Part 5: Withholding Election

Important: Please read the Withholding Notice before completing this section.

Complete if you are providing a U.S. Address:

Federal Withholding (2025 IRS Form W-4R Withholding Certificate for Nonperiodic Payments):

Please note that if you do not make a withholding election, federal income tax will be automatically withheld from your distribution at a rate of 10%. For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories. See page 8 for more information.

Complete this line if you would like a rate of withholding that is different from the default withholding rate which is 10%. Enter the rate as a whole number (no decimals). See page 8 for the 2025 Marginal Rate Tables. You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Instructions on how to best use them are included.

Withhold federal income tax for this distribution at a rate of _____% (must enter rate between 0-100% as a whole number, no decimals)

Note: You may choose to have no federal income tax withheld by entering -0- on the above line.

State Withholding:

State withholding may also be required in certain states. CA and VT state tax withholding is a percentage of the federal tax withholding.* To determine your state's withholding requirements refer to the supplemental State Tax Withholding Rate Document.

The minimum required for the state of _____ is _____.

- Do not withhold state income tax from my distribution.
- Withhold state income tax for the state of _____ from my distribution (check one):
- *At a rate of _____% At \$ _____

Local Withholding:

Local withholding may be applicable for the states of Indiana and New York.

Complete if you are providing a Foreign Address:

If you are a U.S. citizen or U.S. resident with a foreign address, you may not waive the Federal withholding requirement. If you are a Non-Resident Alien, all distributions are subject to a tax treaty rate or 30% tax withholding and you must complete Form W-8BEN. A valid Form W-8BEN expires after 3 years.

- I am a U.S. Citizen or U.S. resident living abroad (check one)
- Withhold: At a rate of 10% At a rate of _____% (must be greater than 10%)
- At \$ _____ (dollar amount must be greater than 10% of the total distribution value)
- I am a Non-Resident Alien (check one)
- Withhold: At a rate of 30% Tax Treaty rate of _____% Country _____
- At a rate of _____% (must be greater than 30%)

Withholding Notice FOR IRA/IRRA®/Roth IRA/SEP/SRA Distributions Only

Federal income taxes are required to be withheld (subtracted) from your distribution at a flat rate of 10% unless you provide us with alternate withholding instructions for this transaction. State income taxes will be withheld according to the specific requirements of the state in which you reside. You must use this form to instruct us whether you want income taxes withheld from distributions you will receive from your retirement account. Certain states require that you complete their state form to opt-out of state taxes when your distribution is subject to federal income taxes. To determine your state's requirements, please refer to the supplemental State Tax Withholding Rate Document. Even if you elect to not have federal and state taxes withheld from your distribution, you are liable for payment of federal and state income taxes on the taxable portion of your distribution.

How to choose not to have taxes withheld.

If you do not want any federal taxes withheld from your distributions, follow the instructions in Part 5 (Withholding Election) on the Distribution Form and sign at the bottom. Your selection will also serve as an election not to have state taxes withheld from your distributions. If you do want state taxes withheld, check the appropriate box in the Withholding Election section and indicate the appropriate state withholding rates.

If you do not make an election, we will assume you choose to have federal and, if applicable, state income taxes withheld from all distributions.

Changing your choice. You can change your withholding election at any time or as often as you wish by completing the appropriate federal and state tax withholding sections.

Estimated Taxes. Under Internal Revenue Service Rules, if you choose not to have federal income taxes withheld, or if the amount withheld from your distribution is not sufficient, you may be responsible for paying estimated taxes each quarter. When your actual taxes for a year are determined, you could incur IRS penalties if your estimated federal income tax payments were not sufficient. **You may incur similar tax penalties under state law.**

Part 6: Distribution Methods

Please select one of the methods below. Read options carefully as not every method applies to your requested distribution.

I. Spousal Rollover Options (only available to the surviving spouse of the ORIGINAL decedent)

- (a) Rollover to the spousal beneficiary's Merrill retirement account _____
(Account Number)
- (b) Rollover to spousal beneficiary's non-Merrill retirement account (Rollover or transfer paperwork is required and must be obtained from the receiving institution.)

II. One Time Distribution Options ONLY

Distributions going to an alternate payee will require the Third Party Instructions below to be completed in addition to your distribution option.

- (a) Distribute to a Merrill non-retirement account number _____
(Account Number)
Or, a Bank of America Non-Retirement Acct. _____
(Account Number) ABA routing number (voided check not required)
- (b) Mail check/ securities to the mailing address on file
- (c) Pick up check at Merrill office Wire Call _____
(For office use only)

²If you selected the distribution of securities in-kind, a fee may apply.

- (d) Mail check/securities to the alternate address noted below:
 - Check here if this is your new mailing address to be updated on our recordsAlternate Address:

Memo:*

*This information will not be displayed in the envelope window

- (e) Make check payable to the below alternate payee and mail to address indicated.
Alternate Payee Name: _____
Address: _____
- (f) Federal Funds Wire Transfer-Provide wire instructions in part 7 of this form. (Please note that Merrill charges a transaction fee for this service.)

Third Party Instructions (This section must be completed if distributing to an alternate payee)

By making an election to pay to a third party, I understand that I will be responsible for any taxes that are due as a result of this distribution.

Please indicate the alternate payee's name, relationship to you and reason for the distribution.

Alternate Payee Name: _____

Relationship: _____

Reason for distribution: _____

Part 6: Distribution Methods (Continued)

III. Standing Letters of Instruction and Standing Letters of Authorization Options ONLY

- (a) Distribute to a Merrill non-retirement _____
(Account Number)
- (b) Mail check to the mailing address on file
- (c) Mail check to the alternate address noted below:

Check here if this is your new mailing address to be updated on our records

Memo:*

*This information will not be displayed in the envelope window

- (d) Distribute to a Bank of America Account (Automated Clearing House)

Account Number

ABA Routing Number (voided check not required)

- (e) Distribute to an outside financial institution (Automated Clearing House)

Name of Institution

Account Number

ABA Routing Number

Outside account to be credited (please select one)

- Checking (Enclose a pre-printed, voided check for the account with your name and address, and your financial institution's address)
- Savings (Enclose a letter of authorization from your financial institution. The letter must be signed by an officer of the institution and must include: 1) your account title, 2) type of account (checking, savings, other), 3) account number, 4) institution's ABA routing/transit number, and 5) your taxpayer identification number.)
- Other (Enclose a pre-printed, voided check for the account or a letter of authorization from your financial institution)

Part 7: Federal Funds Wire Transfer Instructions

If you checked Federal Funds Wire Transfer in Part 6, please provide the information below.

Please note that Merrill charges a transaction fee for this service. An election to wire funds is a distribution, not a transfer. (Please speak to your Merrill Lynch Wealth Management Advisor or the Merrill Advisory Center for details.)

Bank Name

For Further Credit (if applicable)

ABA Number (ABA numbers for fed wires differ from the ABA on a checking account. Please check with your financial institution for the correct ABA.)

Name on Account

Name

Account Number

For Credit To

Miscellaneous Bank Instructions (if any)

Name on Account

For international transfers only:

Account Number

Non-Fed Member/International Bank SWIFT CODE

If the wire transfer is being made to an alternate payee, indicate the final recipient's city and country of residence below. (Third party instructions in Part 6 must be completed)

City of Residence

Country of Residence

Part 8: Automatic Liquidation (Optional) (Applicable to STLOI only)

Complete this section if you would like to fund your scheduled distribution by liquidating mutual funds in your account. To authorize Merrill to automatically liquidate your eligible mutual funds, please complete the specified fields below (if additional space is needed, please attach a separate letter).

Mutual Funds/Cash	Security Symbol	Percentage Amount (whole numbers only)
		%
		%
		%
		%
		Total 100%

Notes:

- Liquidation will only occur from the funds you have authorized. If a selected fund does not have sufficient value to cover the allocated percentage, the order will be restricted to 95% of the market value of the fund to minimize the risk of an order execution in excess of the available amount under volatile market conditions. The remaining unfulfilled amount will be liquidated proportionately from the other specified funds. If the amount is still unavailable, the system will use available cash/cash equivalents to fulfill the distribution.
- Contingent deferred sales charges (CDSC), redemption fees, and/or transaction fees may apply and result in insufficient funds to process the requested distribution.
- Clients currently enrolled in Managed Products are not eligible for automatic liquidation.

Part 9: Signature

I acknowledge that I have read the terms of the Merrill retirement plan from which I am taking the distribution and the Withholding Notice and my instructions comply with those terms. For cash distributions and tax withholding, I understand I must make arrangements to have sufficient cash and/or money accounts available in my retirement account for this request to be processed.

If electing a Standing Letter of Authorization or a Standing Letter of Instruction, I hereby authorize Merrill to initiate distributions from my Merrill IRA, IRRA, Roth IRA, SEP IRA, or SIMPLE IRA in the manner specified within this form, either 1) on a recurring basis in such amount, after income-tax withholding, if any, and upon such schedule as I have instructed, or 2) upon my verbal instruction, subject to any limitation I have specified. I also authorize Merrill to distribute the funds as directed by my instruction from my Merrill retirement account to another Merrill non-retirement account, to me by check, or to another financial institution via Automated Clearing House (ACH).

I agree Merrill will not perform a scheduled distribution if the dollar amount of the scheduled distribution is not available in one or a combination of the following accounts: cash credit balance, money market mutual fund shares, or Retirement Asset Savings Program account balance. I agree it is my responsibility to ensure timely instructions are given to Merrill so that such amounts are available to be distributed as scheduled. I agree this authorization and my withholding elections will remain in effect until either expires, per my instruction, or until changed/canceled by completing a new distribution form.

If electing ACH distributions, I authorize the financial institution holding the bank account to accept ACH transfers to my account without responsibility for the correctness thereof. I agree Merrill will not be liable for any loss, liability, cost or expense for acting or failing to act upon my authorization, except to the extent required by applicable law. I authorize Merrill to initiate debit or credit transfers to correct erroneous transfers, to the extent permitted by law.

I hereby certify under penalties of perjury that if I am a U.S. person (including a U.S. resident alien) the number shown in Section 1 of this form is my correct taxpayer identification (or Social Security) number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this distribution form and included my U.S taxpayer identification (or Social Security) number in order to claim tax treaty benefits, if applicable. I understand that if the distribution is made payable to a third party payee, I will be responsible for any taxes that are due as a result of these requested or recurring distributions.

I have reviewed this form in its entirety, and I hereby certify all information as it appears is correct and may be relied upon by the custodian.

Note: The rules governing distributions can be complex, and you might be subject to taxes based on your distribution. We urge you to consult your tax advisor or attorney for further guidance.

X _____
Signature (This form is not valid unless you sign it.)

Date (month/day/year)



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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General Instructions for IRS Form W-4R Withholding Certificate for Nonperiodic Payments and its substitute. Please complete Part 5: Withholding Election above to document your withholding rate election.

General Instructions

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to www.irs.gov/FormW4R.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year)

from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

2025 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

* If married filing separately, use \$390,800 instead for this 37% rate.

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 75085T

Form **W-4R** (2025)

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments unless you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

Note: If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Eligible rollover distributions—20% withholding. Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified

plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding above*.

General Instructions (*continued*)

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for “Social security number.”

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (*See Example 1 below.*)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (*See Example 2 below.*)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

Example 2. You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter “21” on line 2.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.