

**Subject:** Update your expiring withholding form

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**NRA - Single version [[LAST\_NAME]]**

## Return your tax withholding form before December 1st

You are receiving this communication because our records indicate that your W-8BEN on file has expired or is expiring effective January 1, 2024.

To comply with all IRS requirements, we are requesting that you complete and return a W-8BEN form based on your current tax status.

- The W-8BEN form and instructions are available at [www.irs.gov/forms-pubs/about-form-w-8-ben](http://www.irs.gov/forms-pubs/about-form-w-8-ben).
- We are legally required to withhold income taxes in an amount up to 30% of the taxable amount of your future payments unless you return a W-8BEN with a different percent rate of withholding.
- If you are receiving monthly payments, there will be no interruption to the timely delivery of these payments, including any that are directly deposited into your bank account. However, the amount received may be different based on the required tax withholding rate.

To avoid a potential increase in your 2024 withholding, please return your W-8BEN by December 1, 2023. If we do not receive your in-good-order form in a timely manner then we must withhold income taxes up to the 30% default income tax rate for a nonresident alien as required by the Internal Revenue Service, until your form is returned and processed.

Please return your form using one of the following options:

NetBenefits <sup>®</sup> Mobile App	Fax	Overnight Mail	Regular Mail
Use the "Send a Document" Action found in Actions Menu	877-236-7315	Fidelity Investments 100 Crosby Parkway KC1F Covington, KY 41015-0065	Fidelity Investments P.O. Box 770003 Cincinnati, OH 45277-0065

**IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)).** This form applies to Nonresident Aliens and should be submitted regardless of the applicability of a tax treaty. Per the IRS, an alien is any individual who is not a U.S. citizen or U.S. national and a nonresident alien is an alien who has not passed the green card test or the substantial presence test, including residents of U.S. Territories, like Puerto Rico, and U.S. Military Bases. U.S. tax law requires that certain payments made to Nonresident Aliens be subject to 30% withholding tax at the time of payment. The United States and various countries have entered into a tax treaty which may lower your tax withholding. In order to receive the reduced treaty rate you must provide a properly executed Form W-8BEN certifying that you are a Non-Resident Alien of the United States and that you are eligible to have a tax treaty rate applied to qualified retirement plan distributions that meet the conditions defined in the tax treaty. You must complete and submit a new Form W-8BEN every three years, or sooner if your country of residence changes.

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