

# Form CT-W4P

**2004  
CT-W4P**

(Rev. 12/03)

## Withholding Certificate for Pension or Annuity Payments

### Purpose

This form 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 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 more than \$500, 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 **2004 Connecticut income tax return**; **or**
- **100%** of the income tax shown on your **2003 Connecticut income tax return**, if you filed a 2003 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 2003 taxable year and you did not file a 2003 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 2003 taxable year and you did not file a 2003 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 2003 taxable year, then you **must** use 90% of the income tax shown on your 2004 Connecticut income tax return as your required annual payment.

### General Instructions

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 of the Withholding Certificate. (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 of the Withholding Certificate.

**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** (in-state), or
- **860-297-5962** (from anywhere).

**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:** Preview and download forms and publications from the DRS Web site at [www.ct.gov/DRS](http://www.ct.gov/DRS)
- **DRS TAX-FAX:** Call **860-297-5698** from the handset attached to your fax machine and select from the menu.
- **Telephone:** Call **860-297-4753** (from anywhere), or **1-800-382-9463** (in-state) and select **Option 2** from a touch-tone phone.

DETACH AND RETURN THIS CERTIFICATE TO THE PAYER OF YOUR PENSION. KEEP THE TOP PORTION FOR YOUR RECORDS.

**2004 Form CT-W4P**

**Withholding Certificate for  
Pension or Annuity Payments**

State of Connecticut  
Department of Revenue Services

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	
<b>1. Amount of Connecticut income tax you want withheld from EACH payment.</b>			<b>1. .00</b>
<b>Sign Here</b>	Signature	Date	

## 2004 FORM CT-W4P ESTIMATED INCOME TAX WORKSHEET

(Use this worksheet if you wish to include all 2004 estimated income in determining withholding amount.)

1. Federal adjusted gross income you expect in the 2004 taxable year (from 2004 federal Form 1040ES, 2004 Estimated Tax Worksheet, Line 1) .....	1.	
2. Allowable Connecticut modifications (additions or subtractions, see instructions, below) .....	2.	
3. Connecticut adjusted gross income (Combine Line 1 and Line 2) .....	3.	
<b>Important: Nonresidents and Part-Year Residents:</b> 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 2004 taxable year (on income <b>other than</b> this pension or annuity) .....	13.	
14. Subtract Line 13 from Line 12. ( <b>Important:</b> If this amount is \$500 or less, you are <b>not</b> 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 2004). 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 <i>2004 Form CT-W4P Estimated Income Tax Worksheet</i> .	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 (See 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. <b>CONNECTICUT INCOME TAX</b> (Subtract Line 6 from Line 4) Enter this amount on Line 4, <i>2004 Form CT-W4P Estimated Income Tax Worksheet</i> , above.	7		

### Instructions for Completing Worksheet

**Caution:** If you expect to owe more than \$500 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 2003 Connecticut income tax return or 90% of the income tax shown on your 2004 Connecticut income tax return, you may owe interest at the rate of 1% (.01) per month or fraction of a month.

**Line 1:** Enter 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 that are taxable under Connecticut law but are not included in federal adjusted gross income. See instructions for *Schedule 1 - Modifications to Federal Adjusted Gross Income*, of **Form CT-1040** or **Form CT-1040NR/PY** for information about allowable modifications. (Line 2 instructions continued on Page 3.)

## SOCIAL SECURITY BENEFIT ADJUSTMENT WORKSHEET

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

If your filing status is **Single** or **Married 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 **2004 Form CT-W4P Estimated Income Tax Worksheet**, Line 2.

If your filing status is **Married Filing Jointly** 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 **2004 Form CT-W4P Estimated Income Tax Worksheet**, Line 2.

A. Enter the amount you reported on <b>federal Publication 505*</b> , <i>Tax Withholding and Estimated Tax</i> , Worksheet 2.1, Line 1. <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 <b>federal Publication 505*</b> , <i>Tax Withholding and Estimated Tax</i> , 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 <b>federal Publication 505*</b> , <i>Tax Withholding and Estimated Tax</i> , Worksheet 2.1, Line 18.	E.	
F. <b>Social Security Benefit Adjustment</b> - Subtract Line D from Line E. Enter the amount here and as a subtraction on the <i>2004 Form CT-W4P Estimated Income Tax Worksheet</i> , 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 IRS at **1-800-829-3676** or by visiting the IRS Web site at **www.irs.gov**

**Line 2: (continued)**

**Social Security Benefit Adjustment:** If you will file a federal income tax return as Single or Married Filing Separately and you expect your 2004 federal adjusted gross income will be **less than \$50,000**, enter as a subtraction the amount of federally taxable Social Security benefits that you expect to report on your 2004 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 that you expect to report on your 2004 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.

**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 on this line.

**Line 5: Apportionment Factor:** Nonresidents and part-year residents, if your Connecticut source income is **greater than or equal to** your Connecticut adjusted gross income, enter 1.0000. If your Connecticut source 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 that is 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 2004 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 2004. 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 2004 TAXABLE YEAR**

Use the filing status that you expect to report on your 2004 tax return and your CONNECTICUT AGI\* (from *Tax Calculation Schedule*, Line 1) to determine your exemption.

Single			Married Filing Jointly/Qualified Widow(er)			Married 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	\$25,250	\$12,625	\$ 0	\$48,000	\$24,000	\$ 0	\$24,000	\$12,000	\$ 0	\$38,000	\$19,000
\$25,250	\$26,250	\$11,625	\$48,000	\$49,000	\$23,000	\$24,000	\$25,000	\$11,000	\$38,000	\$39,000	\$18,000
\$26,250	\$27,250	\$10,625	\$49,000	\$50,000	\$22,000	\$25,000	\$26,000	\$10,000	\$39,000	\$40,000	\$17,000
\$27,250	\$28,250	\$ 9,625	\$50,000	\$51,000	\$21,000	\$26,000	\$27,000	\$ 9,000	\$40,000	\$41,000	\$16,000
\$28,250	\$29,250	\$ 8,625	\$51,000	\$52,000	\$20,000	\$27,000	\$28,000	\$ 8,000	\$41,000	\$42,000	\$15,000
\$29,250	\$30,250	\$ 7,625	\$52,000	\$53,000	\$19,000	\$28,000	\$29,000	\$ 7,000	\$42,000	\$43,000	\$14,000
\$30,250	\$31,250	\$ 6,625	\$53,000	\$54,000	\$18,000	\$29,000	\$30,000	\$ 6,000	\$43,000	\$44,000	\$13,000
\$31,250	\$32,250	\$ 5,625	\$54,000	\$55,000	\$17,000	\$30,000	\$31,000	\$ 5,000	\$44,000	\$45,000	\$12,000
\$32,250	\$33,250	\$ 4,625	\$55,000	\$56,000	\$16,000	\$31,000	\$32,000	\$ 4,000	\$45,000	\$46,000	\$11,000
\$33,250	\$34,250	\$ 3,625	\$56,000	\$57,000	\$15,000	\$32,000	\$33,000	\$ 3,000	\$46,000	\$47,000	\$10,000
\$34,250	\$35,250	\$ 2,625	\$57,000	\$58,000	\$14,000	\$33,000	\$34,000	\$ 2,000	\$47,000	\$48,000	\$ 9,000
\$35,250	\$36,250	\$ 1,625	\$58,000	\$59,000	\$13,000	\$34,000	\$35,000	\$ 1,000	\$48,000	\$49,000	\$ 8,000
\$36,250	\$37,250	\$ 625	\$59,000	\$60,000	\$12,000	\$35,000	and up	\$ 0	\$49,000	\$50,000	\$ 7,000
\$37,250	and up	\$ 0	\$60,000	\$61,000	\$11,000				\$50,000	\$51,000	\$ 6,000
			\$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 2004 TAXABLE YEAR**

Single/Married Filing Separately	Married Filing Jointly/Qualifying Widow(er)	Head of Household
<b>If the amount on Line 3 of the <i>Tax Calculation Schedule</i> is:</b> Less than or equal to \$10,000, multiply by .03. More than \$10,000, multiply the excess over \$10,000 by .05 and add \$300.00.	<b>If the amount on Line 3 of the <i>Tax Calculation Schedule</i> is:</b> Less than or equal to \$20,000, multiply by .03. More than \$20,000, multiply the excess over \$20,000 by .05 and add \$600.00.	<b>If the amount on Line 3 of the <i>Tax Calculation Schedule</i> is:</b> Less than or equal to \$16,000, multiply by .03. More than \$16,000, multiply the excess over \$16,000 by .05 and add \$480.00.
For example, if the amount on Line 3 is \$13,000 enter \$450.00 on Line 4.  \$13,000 - \$10,000 = \$3,000 \$3,000 x .05 = \$150.00 \$150.00 + \$300.00 = \$450.00	For example, if the amount on Line 3 is \$22,500 enter \$725.00 on Line 4.  \$22,500 - \$20,000 = \$2,500 \$2,500 x .05 = \$125.00 \$125.00 + \$600.00 = \$725.00	For example, if the amount on Line 3 is \$20,000 enter \$680.00 on Line 4.  \$20,000 - \$16,000 = \$4,000 \$4,000 x .05 = \$200.00 \$200.00 + \$480.00 = \$680.00

**TABLE C - PERSONAL TAX CREDITS FOR 2004 TAXABLE YEAR**

Use the filing status that you expect to report on your 2004 tax return and your CONNECTICUT AGI\* (from *Tax Calculation Schedule*, Line 1) to determine your decimal amount.

Single			Married Filing Jointly/Qualified Widow(er)			Married 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	
\$12,625	\$15,750	.75	\$24,000	\$30,000	.75	\$12,000	\$15,000	.75	\$19,000	\$24,000	.75
\$15,750	\$16,250	.70	\$30,000	\$30,500	.70	\$15,000	\$15,500	.70	\$24,000	\$24,500	.70
\$16,250	\$16,750	.65	\$30,500	\$31,000	.65	\$15,500	\$16,000	.65	\$24,500	\$25,000	.65
\$16,750	\$17,250	.60	\$31,000	\$31,500	.60	\$16,000	\$16,500	.60	\$25,000	\$25,500	.60
\$17,250	\$17,750	.55	\$31,500	\$32,000	.55	\$16,500	\$17,000	.55	\$25,500	\$26,000	.55
\$17,750	\$18,250	.50	\$32,000	\$32,500	.50	\$17,000	\$17,500	.50	\$26,000	\$26,500	.50
\$18,250	\$18,750	.45	\$32,500	\$33,000	.45	\$17,500	\$18,000	.45	\$26,500	\$27,000	.45
\$18,750	\$19,250	.40	\$33,000	\$33,500	.40	\$18,000	\$18,500	.40	\$27,000	\$27,500	.40
\$19,250	\$21,050	.35	\$33,500	\$40,000	.35	\$18,500	\$20,000	.35	\$27,500	\$34,000	.35
\$21,050	\$21,550	.30	\$40,000	\$40,500	.30	\$20,000	\$20,500	.30	\$34,000	\$34,500	.30
\$21,550	\$22,050	.25	\$40,500	\$41,000	.25	\$20,500	\$21,000	.25	\$34,500	\$35,000	.25
\$22,050	\$22,550	.20	\$41,000	\$41,500	.20	\$21,000	\$21,500	.20	\$35,000	\$35,500	.20
\$22,550	\$26,300	.15	\$41,500	\$50,000	.15	\$21,500	\$25,000	.15	\$35,500	\$44,000	.15
\$26,300	\$26,800	.14	\$50,000	\$50,500	.14	\$25,000	\$25,500	.14	\$44,000	\$44,500	.14
\$26,800	\$27,300	.13	\$50,500	\$51,000	.13	\$25,500	\$26,000	.13	\$44,500	\$45,000	.13
\$27,300	\$27,800	.12	\$51,000	\$51,500	.12	\$26,000	\$26,500	.12	\$45,000	\$45,500	.12
\$27,800	\$28,300	.11	\$51,500	\$52,000	.11	\$26,500	\$27,000	.11	\$45,500	\$46,000	.11
\$28,300	\$50,500	.10	\$52,000	\$96,000	.10	\$27,000	\$48,000	.10	\$46,000	\$74,000	.10
\$50,500	\$51,000	.09	\$96,000	\$96,500	.09	\$48,000	\$48,500	.09	\$74,000	\$74,500	.09
\$51,000	\$51,500	.08	\$96,500	\$97,000	.08	\$48,500	\$49,000	.08	\$74,500	\$75,000	.08
\$51,500	\$52,000	.07	\$97,000	\$97,500	.07	\$49,000	\$49,500	.07	\$75,000	\$75,500	.07
\$52,000	\$52,500	.06	\$97,500	\$98,000	.06	\$49,500	\$50,000	.06	\$75,500	\$76,000	.06
\$52,500	\$53,000	.05	\$98,000	\$98,500	.05	\$50,000	\$50,500	.05	\$76,000	\$76,500	.05
\$53,000	\$53,500	.04	\$98,500	\$99,000	.04	\$50,500	\$51,000	.04	\$76,500	\$77,000	.04
\$53,500	\$54,000	.03	\$99,000	\$99,500	.03	\$51,000	\$51,500	.03	\$77,000	\$77,500	.03
\$54,000	\$54,500	.02	\$99,500	\$100,000	.02	\$51,500	\$52,000	.02	\$77,500	\$78,000	.02
\$54,500	\$55,000	.01	\$100,000	\$100,500	.01	\$52,000	\$52,500	.01	\$78,000	\$78,500	.01
\$55,000	and up	.00	\$100,500	and up	.00	\$52,500	and up	.00	\$78,500	and up	.00

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