



8500 Andrew Carnegie Boulevard  
Charlotte N.C. 28262

In order to make either a full surrender or a partial withdrawal from your Lifetime Fixed V contract, please complete and return the enclosed Request for Cash Withdrawal form, along with the IRS Form W-9.

Your Lifetime Fixed V contract permits the withdrawal of 10% of your initial premium each year without a Surrender Charge, known as a “Free Corridor” amount. If you elect to make either lump-sum or Systematic Withdrawals from your Lifetime Fixed V contract, and the amounts withdrawn exceed the 10% Free Corridor, you will be subject to a Surrender Charge. The Surrender Charge is determined by the year of the contract, with a charge of 6% if a withdrawal above the Free Corridor amount is made in year one or two, 5% in year three, 4% in year four, and 3% if a withdrawal over the Free Corridor amount is made in year five. Should a Surrender Charge apply to your withdrawal, you will receive the net payment amount, after the Surrender Charge has been deducted.

There is no maximum withdrawal amount, however, if you elect to withdraw a lump-sum of an amount that would cause the remaining account balance to fall below \$5,000 the withdrawal will be considered a full surrender of your contract. The entire contract accumulation will be withdrawn and the contract will be terminated.

The Federal Income Tax Withholding Election section of the form refers to the earnings portion of the payments you will receive. Federal income tax law requires that the withdrawal be treated as taxable earnings to the extent that, at the time of the withdrawal, the contract has any interest credited. If you are the owner of multiple After-Tax Annuity contracts issued during the same calendar year and request a lump sum withdrawal, then for tax purposes all of your contracts are treated as one. The withdrawal will be treated as taxable earnings to the extent of the combined earnings from all contracts. This is the case regardless of whether your actual withdrawal is from one contract only, several contracts, or all contracts issued in the same calendar year by the same company. This would include all Personal Annuity Select, Lifetime Fixed V and Variable Annuity Select contracts.

If you own multiple contracts, each issued in a different calendar year, and request a lump-sum withdrawal, then for income tax purposes each contract is treated separately. Depending on the amount of the withdrawals and the earnings accrued in each contract; there may be different taxable amounts for each contract. Please consult your tax advisor to determine the appropriate contract for your partial withdrawal.

If you live in one of the states listed below you must also download and complete the applicable mandatory state tax withholding form. Please select your state of residence in the **Tax Forms** menu then print, complete and include it with your Request for Cash Withdrawal form.

**California, Delaware, Georgia, Iowa, Kansas, Maine, Massachusetts, North Carolina, Oklahoma, Oregon, Vermont, Virginia.**

If you are a resident of the U.S or a U.S. territory, current law requires TIAA-CREF to withhold federal income tax from each payment at a rate of 10% of the earnings, unless you direct otherwise. If you choose not to have federal income tax withheld, please check the applicable box. In addition, withdrawals before age 59 ½ may be subject to a 10% penalty on any earnings in addition to the regular income tax that must be paid. A 1099R tax form will be issued to you next January for your income tax filing purposes.

If you are neither a citizen of the United States nor a resident of the United States (you are classified as a “non-resident alien” for U.S. income tax purposes), current U.S. income tax law requires us to withhold tax from your payment at a rate of 30% of the earnings. You may be eligible to claim a lower withholding rate allowed by the Income Tax Treaty between the U.S. and country in which you permanently reside. To claim a lower treaty withholding rate, you must complete and return a U.S. Internal Revenue Service Form W-8BEN (Ownership, Exemption or Reduced Rate Certificate) if you have not already done so. Please note that not all Income Tax Treaties between the United States and foreign countries may allow for lower treaty withholding in all circumstances. Lower treaty withholding may only be claimed if you provide us with your U.S. taxpayer identification number (TIN), which is either your social security number or your individual taxpayer identification number.

We will be happy to send your payment directly to your checking account via electronic transfer. The funds will be deposited directly into your checking account within 72 hours of being processed by TIAA-CREF. To have your funds sent to your checking account, please provide us with a voided or cancelled check.

For your convenience, you may submit your withdrawal request to TIAA-CREF’s After-Tax Annuity Operations via fax. Our fax number is (800) 914-8922. It is not necessary for you to mail these forms to us if you have submitted them by fax.

If you have any questions, please call our Planning and Service Center at 1 800 223-1200. A TIAA-CREF consultant will be happy to assist you.



730 Third Avenue  
 New York NY 10017-3206  
 800 223 1200  
 www.tiaa-cref.org

## *Lifetime Fixed V*

### Instructions for a Request for Cash (Lump-Sum Benefit) Withdrawal

The minimum lump-sum withdrawal amount is \$1,000. While you may withdraw from your *Lifetime Fixed V* contract as often as you wish, withdrawals may be subject to a Surrender Charge. Your *Lifetime Fixed V* contract permits the withdrawal of 10% of your initial premium each year without a Surrender Charge, known as a “Free Corridor” amount. If you elect to make either a lump-sum or Systematic Cash Withdrawals from your *Lifetime Fixed V* contract, and the amounts withdrawn exceed the 10% Free Corridor, you will be subject to a Surrender Charge. The Surrender Charge is determined by the year of contract, with a charge of 6% if a withdrawal above the Free Corridor amount is made in year one or two, 5% in year three, 4% in year four, and 3% if a withdrawal over the Free Corridor amount is made in year five. Should a Surrender Charge apply to your withdrawal, you will receive the net payment amount, after the Surrender Charge has been deducted.

You can withdraw any amount from \$1,000 and up as often as you like from the Fixed Account. This form may be used for a TIAA-CREF Life Insurance Company’s *Lifetime Fixed V* (After-Tax Annuity) contract.

- 
- 1. Personal Information** Please complete this section. Stating your citizenship is required for tax withholding. If you are not a U.S. citizen, you may need to complete an additional form which is enclosed, if required.
- 
- 2. Check Mailing Address** Please complete this section. Indicate the address where you would like your payment mailed. If it is not an address on our records, a signature guarantee may be required.
- 
- 3. Withdrawal Amount** Indicate the amount you want to withdraw. Tell us whether you want to withdraw a percentage of the available amount or a specific dollar amount. You must withdraw at least a total of \$1,000. If you wish to withdraw the full available amount, specify “one hundred percent.”
- We will base the amount of the withdrawal on the value of your After-Tax Annuity Account on the date we receive this completed Request For Cash Withdrawal form.
- There is no maximum withdrawal amount, however, if you elect to withdraw a lump sum of an amount that would cause the remaining account balance to fall below \$5,000, the withdrawal will be considered a full surrender of your contract. The entire contract accumulation will be withdrawn and the contract will be terminated.
- 
- 4. Federal Income Tax Withholding Election** For any lump-sum benefit, federal income tax law requires that any tax-deferred earnings must be withdrawn first, followed by principal. If you are the owner of multiple After-Tax Annuity contracts issued by the same company during the same calendar year, then all the contracts are treated as one. **In addition, withdrawals before age 59½ may be subject to a 10% penalty on any earnings in addition to the regular income tax that must be paid.**
- If you are a resident of the U.S. or a U.S. possession, current law requires us to withhold federal income tax from your payment at a rate of 10% of the earnings, unless you direct otherwise. If you choose **not** to have federal income tax withheld, please check the applicable box, otherwise 10% of the earnings will be withheld.
- If you are a U.S. citizen living elsewhere, we must withhold federal income tax from earnings at the 10% rate. If you are a nonresident alien (i.e., you are not a U.S. citizen and you are not a resident of the U.S.), we will withhold federal income tax from earnings at the rate of 30%, unless an applicable treaty allows us to withhold the tax at a lower rate.
- Form W-9 request for Taxpayer Identification Number and Certification must be received.
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- 5. Declaration of Ownership Your Authorization and Signature** Please read the Declaration of Ownership prior to completing Section 5.
- Your signature authorizes us to withdraw all or part of your account.

# Request for a Cash (Lump-Sum Benefit) Withdrawal From Your Lifetime Fixed V Contract

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## 1. Personal Information

\_\_\_\_\_  
Name of Contract Owner                      Name of Annuitant (if different)

\_\_\_\_\_  
Social Security Number                      Citizenship (if other than U.S.)

\_\_\_\_\_  
TIAA-CREF Life  
Lifetime Fixed V Contract Number

\_\_\_\_\_  
Daytime Telephone Number

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## 2. Check Mailing Address

\_\_\_\_\_  
Street Address                                      City                                      State                                      Zip Code

Is this a change to your address on our records?     Yes     No

If you would prefer that your payment be made directly to your Bank Account (Checking Account only) via Electronic Funds Transfer (EFT), please indicate this by sending a voided check with the pertinent bank information. Your payment is usually received by the second day after transmission.

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## 3. Withdrawal Amount (minimum withdrawal is \$1,000 or entire account balance)

Please tell us how much you want to withdraw. Indicate either a whole number percentage of the available amount (up to 100%) or a dollar amount.

\_\_\_\_\_

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## 4. Federal Income Tax Withholding Election

Please tell us if you do not want to have federal income taxes withheld from your payment by checking the box below. A separate form must be filed for each surrender payment.

I elect not to have federal income taxes withheld from the amount withdrawn.

Form W-9 Taxpayer Identification Number and Certification must accompany your signed request for withdrawal.

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## 5. Declaration of Ownership

**I declare** that I am sole and absolute Owner of the contract; and that no corporation or firm has any interest whatsoever in this contract; that no proceedings of insolvency or bankruptcy have been instituted or are pending against me; and that there are no outstanding assignments against this contract.

### Your Authorization and Signature

By signing, you agree to a lump-sum benefit withdrawal from your After-Tax Annuity contract. You do not have to return your contract to make this request. However, if you withdraw the full value of all your account(s), your contract will be terminated.

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

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# Instructions for the Requester of Form W-9

(Rev. January 2002)

## Request for Taxpayer Identification Number and Certification

Section references are to the Internal Revenue Code unless otherwise noted.

### Changes To Note

- The backup withholding rate is reduced to 30% for reportable payments made in 2002 and 2003 (29% in 2004 and 2005).
- Payers with an electronic system may receive a Form W-9 electronically from an investment advisor or introducing broker who is authorized as the payee's agent. See **Electronic Submission of Forms W-9** below.

### How Do I Know When To Use Form W-9?

Use Form W-9 to request the taxpayer identification number (TIN) of a **U.S. person** (including a resident alien) and to request certain certifications and claims for exemption. (See **Purpose of Form** on the Form W-9.) Withholding agents may require signed Forms W-9 from U.S. exempt recipients to overcome any presumptions of foreign status.

Advise foreign persons to use the appropriate Form W-8. See **Pub. 515**, Withholding of Tax on Nonresident Aliens and Foreign Entities, for more information and a list of the W-8 forms.

Also, a nonresident alien individual may, under certain circumstances, claim treaty benefits on scholarships and fellowship grant income. See Pub. 515 or **Pub. 519**, U.S. Tax Guide for Aliens, for more information.

### Electronic Submission of Forms W-9

Requesters may establish a system for payees and payee's agents to submit Forms W-9 electronically, including by fax. A requester is anyone required to file an information return. A payee is anyone required to provide a taxpayer identification number (TIN) to the requester.

**Payee's agent.** A payee's agent can be an investment advisor (corporation, partnership, or individual) or an introducing broker. An investment advisor must be registered with the Securities Exchange Commission (SEC) under the Investment Advisers Act of 1940. The introducing broker is a broker-dealer that is regulated by the SEC and the National Association of Securities Dealers, Inc., and that is not a payer. Except for a broker who acts as a payee's agent for "readily tradable instruments," the advisor or broker must show in writing to the payer that the payee authorized the advisor or broker to transmit the Form W-9 to the payer.

**Electronic system.** Generally, the electronic system must:

- Ensure the information received is the information sent, and document all occasions of user access that result in the submission;
- Make reasonably certain that the person accessing the system and submitting the form is the person identified on Form W-9, the investment advisor, or the introducing broker;
- Provide the same information as the paper Form W-9;
- Be able to supply a hard copy of the electronic Form W-9 if the Internal Revenue Service requests it; and
- Require as the final entry in the submission an electronic signature by the payee whose name is on Form W-9 that authenticates and verifies the submission. The electronic signature must be under penalties of perjury and the perjury statement must contain the language of the paper Form W-9.



*For Forms W-9 that are not required to be signed, the electronic system need not provide for an electronic signature or a perjury statement.*

For more details, see the following at **www.irs.gov**:

- Announcement 98-27, 1998-1 C.B. 865. You can find Announcement 98-27 on page 30 of Internal Revenue Bulletin (I.R.B.) 1998-15.
- Announcement 2001-91. You can find Announcement 2001-91 on page 221 of I.R.B. 2001-36.

### Individual Taxpayer Identification Number (ITIN)

Form W-9 (or an acceptable substitute) is used by persons required to file information returns with the IRS to get the payee's (or other person's) correct TIN. For individuals, the TIN is generally a social security number (SSN).

However, in some cases, individuals who become U.S. resident aliens for tax purposes are not eligible to obtain an SSN. This includes certain resident aliens who must receive information returns but who cannot obtain an SSN.

These individuals must apply for an ITIN on **Form W-7**, Application for IRS Individual Taxpayer Identification Number, unless they have an application pending for an SSN. Individuals who have an ITIN must provide it on Form W-9.

## Substitute Form W-9

You may develop and use your own Form W-9 (a substitute Form W-9) if its content is substantially similar to the official IRS Form W-9 and it satisfies certain certification requirements.

You may incorporate a substitute Form W-9 into other business forms you customarily use, such as account signature cards. However, the certifications on the substitute Form W-9 must clearly set forth (as shown on the official Form W-9) that:

1. The payee's TIN is correct,
2. The payee is not subject to backup withholding due to failure to report interest and dividend income, and
3. The payee is a U.S. person.

### You may not:

1. Use a substitute Form W-9 that requires the payee, by signing, to agree to provisions unrelated to the required certifications or
2. Imply that a payee may be subject to backup withholding unless the payee agrees to provisions on the substitute form that are unrelated to the required certifications.

A substitute Form W-9 that contains a **separate signature line** just for the certifications satisfies the requirement that the certifications be clearly set forth.

If a **single signature line** is used for the required certifications and other provisions, the certifications must be highlighted, boxed, printed in bold-face type, or presented in some other manner that causes the language to stand out from all other information contained on the substitute form. Additionally, the following statement must be presented to stand out in the same manner as described above and must appear immediately above the single signature line:

"The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding."

If you use a substitute form, you are encouraged (but not required) to provide Form W-9 instructions to the payee. However, if the IRS has notified the payee that backup withholding applies, then you must instruct the payee to strike out the language in the certification that relates to underreporting. This instruction can be given orally or in writing. See item 2 of the **Certification** on Form W-9.

## TIN Applied for

For interest and dividend payments and certain payments with respect to readily tradable instruments, the payee may return a properly completed, signed Form W-9 to you with "Applied For" written in Part I. This is an "awaiting-TIN" certificate. The payee has 60 calendar days, from the date you receive this certificate, to provide a TIN. If you do not receive the payee's TIN at that time, you must begin backup withholding on payments.

**Reserve rule.** You must backup withhold on any reportable payments made during the 60-day period if a payee withdraws more than \$500 at one time, unless the

payee reserves 30 percent of all reportable payments made to the account during 2002 (29% after 2003).

**Alternative rule.** You may also elect to backup withhold during this 60-day period, after a 7-day grace period, under one of the two alternative rules discussed below.

**Option 1.** Backup withhold on any reportable payments if the payee makes a withdrawal from the account after the close of 7 business days after you receive the awaiting-TIN certificate. Treat as reportable payments all cash withdrawals in an amount up to the reportable payments made from the day after you receive the awaiting-TIN certificate to the day of withdrawal.

**Option 2.** Backup withhold on any reportable payments made to the payee's account, regardless of whether the payee makes any withdrawals, beginning no later than 7 business days after you receive the awaiting-TIN certificate.



*The 60-day exemption from backup withholding does not apply to any payment other than interest, dividends, and certain payments relating to readily tradable instruments. Any other reportable payment, such as nonemployee compensation, is subject to backup withholding immediately, even if the payee has applied for and is awaiting a TIN.*

*Even if the payee gives you an awaiting-TIN certificate, you must backup withhold on reportable interest and dividend payments if the payee does not certify, under penalties of perjury, that the payee is not subject to backup withholding.*

## Payees Exempt From Backup Withholding

Even if the payee does not provide a TIN in the manner required, you are **not required** to backup withhold on any payments you make if the payee is:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2);
2. The United States or any of its agencies or instrumentalities;
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities;
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities; or
5. An international organization or any of its agencies or instrumentalities.

Other payees that **may be exempt** from backup withholding include:

6. A corporation;
7. A foreign central bank of issue;
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States;
9. A futures commission merchant registered with the Commodity Futures Trading Commission;
10. A real estate investment trust;

11. An entity registered at all times during the tax year under the Investment Company Act of 1940;

12. A common trust fund operated by a bank under section 584(a);

13. A financial institution;

14. A middleman known in the investment community as a nominee or custodian; or

15. A trust exempt from tax under section 664 or described in section 4947.

The following types of payments are exempt from backup withholding as indicated for items 1 through 15 above.

**Interest and dividend payments.** All listed payees are exempt except the payee in item 9.

**Broker transactions.** All payees listed in items 1 through 13 are exempt. A person registered under the Investment Advisers Act of 1940 who regularly acts as a broker is also exempt.

**Barter exchange transactions and patronage dividends.** Only payees listed in items 1 through 5 are exempt.

**Payments reportable under sections 6041 and 6041A.** Only payees listed in items 1 through 7 are generally exempt.

However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on **Form 1099-MISC**, Miscellaneous Income, are **not exempt** from backup withholding.

- Medical and health care payments.
- Attorneys' fees.
- Payments for services paid by a Federal executive agency.

## Payments Exempt From Backup Withholding

Payments that are not subject to information reporting also are not subject to backup withholding. For details, see sections 6041, 6041A, 6042, 6044, 6045, 6049, 6050A, and 6050N, and their regulations. The following payments are generally exempt from backup withholding.

### Dividends and patronage dividends

- Payments to nonresident aliens subject to withholding under section 1441.
- Payments to partnerships not engaged in a trade or business in the United States and that have at least one nonresident alien partner.
- Payments of patronage dividends not paid in money.
- Payments made by certain foreign organizations.
- Section 404(k) distributions made by an ESOP.

### Interest payments

• Payments of interest on obligations issued by individuals. However, if you pay \$600 or more of interest in the course of your trade or business to a payee, you must report the payment. Backup withholding applies to the reportable payment if the payee has not provided a TIN or has provided an incorrect TIN.

- Payments of tax-exempt interest (including exempt-interest dividends under section 852).
- Payments described in section 6049(b)(5) to nonresident aliens.
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.
- Mortgage or student loan interest paid to you.

### Other types of payment

- Wages.
- Distributions from a pension, annuity, profit-sharing or stock bonus plan, any IRA, or an owner-employee plan.
- Certain surrenders of life insurance contracts.
- Gambling winnings if withholding is required under section 3402(q). However, if withholding is not required under section 3402(q), backup withholding applies if the payee fails to furnish a TIN.
- Real estate transactions reportable under section 6045(e).
- Cancelled debts reportable under section 6050P.
- Distributions from a medical savings account and long-term care benefits.
- Fish purchases for cash reportable under section 6050R.

## Joint Foreign Payees

If the first payee listed on an account gives you a Form W-8 or a similar statement signed under penalties of perjury, backup withholding applies unless:

1. Every joint payee provides the statement regarding foreign status or
2. Any one of the joint payees who has not established foreign status gives you a TIN.

If any one of the joint payees who has not established foreign status gives you a TIN, use that number for purposes of backup withholding and information reporting.

For more information on foreign payees, see the **Instructions for the Requester of Forms W-8BEN, W-8ECI, W-8EXP, and W-8IMY.**

## Names and TINs To Use for Information Reporting

Show the full name and address as provided on Form W-9 on the information return filed with the IRS and on the copy furnished to the payee. If you made payments to more than one payee or the account is in more than one name, enter on the first name line **only** the name of the payee whose TIN is shown on the information return. You may show the names of any other individual payees in the area below the first name line.

**Sole proprietor.** Enter the individual's name on the first name line. On the second name line, enter the business name or "doing business as (DBA)" if provided. **You may not enter only the business name.** For the TIN, you may enter either the individual's SSN or the employer identification number (EIN) of the business. However, the IRS prefers that you show the SSN.

**LLC.** For an LLC that is disregarded as an entity separate from its owner, you must show the owner's name on the first name line. On the second name line, you may enter the LLC's name. Use the **owner's** TIN.

### **Additional Information**

For more information on backup withholding, see:

- **Pub. 1679**, A Guide to Backup Withholding or
- **Pub. 1281**, Backup Withholding on Missing and Incorrect Name/TINs.

### **Notices From the IRS**

The IRS will send you a notice if the payee's name and TIN on the information return you filed do not match the IRS's records. You may have to send a "B" notice to the payee to solicit another TIN. Pubs. 1679 and 1281 contain copies of the two types of "B" notices.

# Request for Taxpayer Identification Number and Certification

**Give form to the  
requester. Do not  
send to the IRS.**

Print or type  
See Specific Instructions on page 2.

Name		
Business name, if different from above		
Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ .....	<input type="checkbox"/> Exempt from backup withholding	
Address (number, street, and apt. or suite no.)	Requester's name and address (optional)	
City, state, and ZIP code		
List account number(s) here (optional)		

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). **However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 2.** For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 2.

Social security number								
or								
Employer identification number								

**Note:** If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter.

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
3. I am a U.S. person (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 2.)

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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### Purpose of Form

A person who is required to file an information return with the IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

**Use Form W-9 only if you are a U.S. person** (including a resident alien), to give your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

**If you are a foreign person, use the appropriate Form W-8.** See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

**Note:** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments **after** December 31, 2001 (29% **after** December 31, 2003). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will **not** be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester, or
2. You do not certify your TIN when required (see the Part II instructions on page 2 for details), or
3. The IRS tells the requester that you furnished an incorrect TIN, or
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions on page 2 and the separate **Instructions for the Requester of Form W-9.**

### Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

**Name.** If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.

**Sole proprietor.** Enter your **individual** name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

**Limited liability company (LLC).** If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, **enter the owner's name on the "Name" line.** Enter the LLC's name on the "Business name" line.

**Other entities.** Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

**Exempt from backup withholding.** If you are exempt, enter your name as described above, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more information on exempt payees, see the Instructions for the Requester of Form W-9.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

**Note:** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

## Part I—Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box.

If you are a **resident alien** and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see **How to get a TIN** below.

If you are a **sole proprietor** and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are an LLC that is **disregarded as an entity** separate from its owner (see **Limited liability company (LLC)** above), and are owned by an individual, enter your SSN (or "pre-LLC" EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., enter the owner's EIN.

**Note:** See the chart on this page for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get **Form SS-5**, Application for a Social Security Card, from your local Social Security Administration office. Get **Form W-7**,

Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or **Form SS-4**, Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Web Site at [www.irs.gov](http://www.irs.gov).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note:** Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

## Part II—Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see **Exempt from backup withholding** above.

**Signature requirements.** Complete the certification as indicated in 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN or:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
5. Sole proprietorship	The owner <sup>3</sup>
For this type of account:	Give name and EIN or:
6. Sole proprietorship	The owner <sup>3</sup>
7. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
8. Corporate	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

<sup>4</sup> List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

**Note:** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

