

State Tax Withholding Regulations

KEY:

"Calculate from Table" - User must enter a marital status and number of exemptions and may enter an additional flat withholding amount or percentage.
Withholding is calculated from the state's designated wage table.

"No Withholding" - The state and/or distribution type is exempt from state tax withholding

	Qualified - Periodic	Qualified - Lump Sum	Non-Qualified - Periodic	Non-Qualified - Lump Sum
Alabama	Calculate from Table *	Calculate from Table *	1) Calculate from Table * 2) Flat 5%	1) Calculate from Table * 2) Flat 5%
Alaska	No Withholding	No Withholding	No Withholding	No Withholding
Arizona	0.5% 1.0% 1.5% 2.0% 2.5% 3.0% 3.5%	0.5% 1.0% 1.5% 2.0% 2.5% 3.0% 3.5%	0.5% 1.0% 1.5% 2.0% 2.5% 3.0% 3.5%	0.5% 1.0% 1.5% 2.0% 2.5% 3.0% 3.5%
Arkansas	Calculate from Table	1) Mandatory - 5% for Lump Sum payments eligible for rollover 2) 3% for Lump Sum payments not eligible for rollover	1) Calculate from Table 2) Flat 3.9%	1) Calculate from Table 2) Flat 3.9%
California	1) Calculate from Table 2) 10% of Federal Tax * 3) Flat amount	1) Calculate from Table 2) 10% of Federal Tax * 3) Flat Amount ≥ 10% of Fed	1) Calculate from Table 2) Flat 6.6% or flat 10.23%	1) Calculate from Table 2) Flat 6.6% or flat 10.23%
Colorado	Flat Amount Rounded to the nearest dollar	Flat Amount Rounded to the nearest dollar	1) Calculate from Table Rounded to the nearest dollar 2) Flat 4.4%	1) Calculate from Table Rounded to the nearest dollar 2) Flat 4.4%
Connecticut	1) Calculation from table using withholding codes A-F 2) Flat 6.99% 3) Flat Amount	1) Flat 6.99% 2) Flat Amount	1) Calculation from table using withholding codes A-F 2) 6.99%	1) Calculation from table using withholding codes A-F 2) 6.99%
District of Columbia	Calculate from Table	Mandatory – 10.75% for a lump sum distribution as defined to mean a payment from a payor to a DC resident of the resident payee's entire account balance.	Calculate from Table	Calculate from Table
Delaware	Calculate from Table	Calculate from Table	Calculate from Table	Calculate from Table
Florida	No Withholding	No Withholding	No Withholding	No Withholding

State Tax Withholding Regulations

	Qualified - Periodic	Qualified - Lump Sum	Non-Qualified - Periodic	Non-Qualified - Lump Sum
Georgia	Calculate from Table	1) Calculate from Table 2) 26% of Federal for Lump Sum payments not eligible for rollover	1) Calculate from Table 2) Flat 5.19%	1) Calculate from Table 2) Flat 5.19%
Hawaii	No Withholding	No Withholding	Calculate from Table	Calculate from Table
Idaho	1) Calculate from Table 2) Flat Amount Rounded to the nearest dollar	1) Calculate from Table 2) Flat Amount Rounded to the nearest dollar 3) 5.3% for Lump Sum payments not eligible for rollover	1) Calculate from Table Rounded to the nearest dollar 2) Flat 5.3%	1) Calculate from Table Rounded to the nearest dollar 2) Flat 5.3%
Illinois	1) Flat Amount 2) Flat 4.95% 3) Calculate from Table	1) Flat Amount 2) Flat 4.95% 3) Calculate from Table	1) Calculate from Table 2) Flat 4.95%	1) Calculate from Table 2) Flat 4.95%
Indiana	Flat Amount \geq \$10 Combination of state and/or local tax must be \geq \$10 Rounded to the nearest dollar	Flat Amount \geq \$10 Combination of state and/or local tax must be \geq \$10 Rounded to the nearest dollar	1) Calculate from Table 2) Flat 2.95%	1) Calculate from Table 2) Flat 2.95%
Iowa	1) Calculate from Table 2) Flat 3.8%	1) Calculate from Table 2) Flat 3.8%	1) Calculate from Table 2) Flat 3.8%	1) Calculate from Table 2) Flat 3.8%
Kansas	Calculate from Table	1) Calculate from Table 2) Flat 5%	1) Calculate from Table 2) Flat 5%	1) Calculate from Table 2) Flat 5%
Kentucky	1) Calculate from Table 2) Flat 3.5% 3) Flat Amount	1) Calculate from Table 2) Flat 3.5% 3) Flat Amount	1) Calculate from Table 2) Flat 3.5%	1) Calculate from Table 2) Flat 3.5%
Louisiana	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat Amount	Calculate from Table	Calculate from Table
Maine	Calculate from Table Rounded to the Nearest Dollar	Mandatory Flat 5% if Fed withheld	1) Calculate from Table 2) Flat 5%	1) Calculate from Table 2) Flat 5%
Maryland	Flat Amount \geq \$5	Mandatory 7.75% withholding if Fed withheld	1) Calculate from Table 2) Flat 6.5% or 8.75%	1) Calculate from Table 2) Flat 6.5% or 8.75%
Massachusetts	Calculate from Table	Calculate from Table	Calculate from Table*	Calculate from Table*
Michigan	1) Calculate from Table 2) Flat percentage 3) Flat amount	1) Calculate from Table 2) Flat percentage 3) Flat amount	1) Calculate from Table 2) Flat 4.25%	1) Calculate from Table 2) Flat 4.25%
Minnesota	1) Calculate from Table 2) Flat percentage 3) Flat amount	1) Calculate from Table 2) Flat percentage 3) Flat amount	1) Calculate from Table 2) Flat 6.25%	1) Calculate from Table 2) Flat 6.25%
Mississippi	No Withholding	No Withholding	Calculate from Table	Calculate from Table
Missouri	Flat Amount \geq \$10 Rounded to the nearest dollar	Flat Amount \geq \$10 Rounded to the nearest dollar	1) Calculate from Table Rounded to the nearest dollar 2) Flat 4.7%	1) Calculate from Table Rounded to the nearest dollar 2) Flat 4.7%

State Tax Withholding Regulations

	Qualified - Periodic	Qualified - Lump Sum	Non-Qualified - Periodic	Non-Qualified - Lump Sum
Montana	1) Calculate from Table 2) Flat Amount Amount must be \geq \$10 Rounded up to the nearest dollar	Calculate from Table Calculation must be \geq \$10 Rounded up to the nearest dollar	1) Calculate from Table 2) Flat 5% 3) Flat Amount Rounded up to the nearest dollar	1) Calculate from Table 2) Flat 5% 3) Flat Amount Rounded up to the nearest dollar
Nebraska	Calculate from Table	Mandatory Flat 3.5% if Fed withheld	1) Calculate from Table 2) Flat 3.5%	1) Calculate from Table 2) Flat 3.5%
Nevada	No Withholding	No Withholding	No Withholding	No Withholding
New Hampshire	No Withholding	No Withholding	No Withholding	No Withholding
New Jersey	Flat Amount \geq \$10 Rounded to the nearest dollar	Flat Amount \geq \$10 Rounded to the nearest dollar	Calculate from Table	Calculate from Table
New Mexico	1) Calculate from Table 2) Flat Amount Amount must be \geq \$10	1) Calculate from Table 2) Flat 5.9%	1) Calculate from Table 2) Flat 5.9%	1) Calculate from Table 2) Flat 5.9%
New York	Flat Amount \geq \$5 Rounded to the nearest dollar	No withholding	1) Calculate from Table 2) Flat 11.7%	1) Calculate from Table 2) Flat 11.7%
North Carolina	Calculate from Table Rounded to the nearest dollar	Mandatory Flat 4% Rounded to the nearest dollar	1) Calculate from Table Rounded to the nearest dollar 2) Flat 4.09%	1) Calculate from Table Rounded to the nearest dollar 2) Flat 4.09%
North Dakota	1) Calculate from Table 2) Flat Amount Rounded to the nearest dollar	1) Calculate from Table 2) Flat 1.5% 3) Flat Amount Rounded to the nearest dollar	1) Calculate from Table 2) Flat 1.5% Rounded to the nearest dollar	1) Calculate from Table 2) Flat 1.5% Rounded to the nearest dollar
Ohio	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat 2.75%	1) Calculate from Table 2) Flat 2.75%
Oklahoma	Calculate from Table Rounded to the nearest dollar	Flat 4.5%	1) Calculate from Table 2) Flat 4.5% Rounded to the nearest dollar	1) Calculate from Table 2) Flat 4.5% Rounded to the nearest dollar
Oregon	Calculate from Table *	Mandatory Flat 8%	1) Calculate from Table * 2) Flat 8%	1) Calculate from Table * 2) Flat 8%
Pennsylvania	Flat Amount	Flat Amount	Flat 3.07%	Flat 3.07%
Rhode Island	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat Amount 3) Flat 5.99% for lump sum payments not eligible for rollover	1) Calculate from Table 2) Flat 5.99%	1) Calculate from Table 2) Flat 5.99%

State Tax Withholding Regulations

	Qualified - Periodic	Qualified - Lump Sum	Non-Qualified - Periodic	Non-Qualified - Lump Sum
South Carolina	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat 6%	1) Calculate from Table 2) Flat 6%
South Dakota	No Withholding	No Withholding	No Withholding	No Withholding
Tennessee	No Withholding	No Withholding	No Withholding	No Withholding
Texas	No Withholding	No Withholding	No Withholding	No Withholding
Utah	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat Amount	1) Calculate from Table 2) Flat 4.5%	1) Calculate from Table 2) Flat 4.5%
Vermont	Calculate from Table	1) Mandatory Flat 30% of Federal Tax Withheld for Lump Sum Payment eligible for rollover 2) 6% for lump sum payments not eligible for rollover	Calculate from Table	Calculate from Table
Virginia	1) Calculate from Table 2) Flat Amount if Federal election is 'do not withhold'	Flat 4%	1) Calculate from Table 2) Flat 5.75%	1) Calculate from Table 2) Flat 5.75%
Washington	No Withholding	No Withholding	No Withholding	No Withholding
West Virginia	1) Calculate from Table 2) Flat Amount Rounded to the nearest dollar	1) Calculate from Table 2) Flat Amount Rounded to the nearest dollar	Calculate from Table Rounded to the nearest dollar	Calculate from Table Rounded to the nearest dollar
Wisconsin	1) Calculate from Table 2) Flat Amount \geq \$5	1) Calculate from Table 2) Flat Amount \geq \$5	1) Calculate from Table 2) Flat Amount \geq \$5 3) Flat 3.54%, 4.65%, 5.3% or 7.65%	1) Calculate from Table 2) Flat Amount \geq \$5 3) Flat 3.54%, 4.65%, 5.3% or 7.65%
Wyoming	No Withholding	No Withholding	No Withholding	No Withholding
Puerto Rico	1) Flat 10% or 20% 2) Flat Amount	1) Flat 10% 2) Flat 20%	1) Flat Amount 2) Calculate from Table 3) Flat % rate	1) Flat Amount 2) Calculate from Table 3) Flat % rate

* State tax calculation may be impacted when changes to the Federal Withholding Table and/or FICA rates occur.

Items in red indicate recent changes in state withholding

The above information is for informational purposes only and is subject to change without notice and does not represent the legal or tax opinion of The Northern Trust. Always consult with your tax advisor first before relying upon the above information.