



American Federation of Musicians & Employers' Pension Fund
P.O. Box 2673, New York, New York 10117-0262
Phone: (212) 284-1200 Toll Free Phone: (800) 833-8065
Fax: (212) 284-1298 Website: www.afm-epf.org

Notice for Foreign Resident Payee U.S. Federal Income Tax Withholding

The United States Internal Revenue Service (IRS) requires the Fund to presume that a payee is a Non-Resident Alien and subject to 30% non-resident alien withholding on benefit payments (as defined and discussed below) unless the Fund has a Social Security Number (SSN) on file for the payee and the Fund has a mailing address for the payee in the United States or in a foreign country with which the United States has an income tax treaty (that provides that, if the payee is resident in that country, the payee would be exempt from United States tax on this benefit income). For this reason, it is important that the Fund have the correct Federal Tax Withholding documentation including a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) from participants and beneficiaries with foreign addresses.

- You are a Non-Resident Alien (NRA) if you are not a citizen of the United States (US) (or are otherwise treated as a US person – e.g., as a resident alien – under the federal tax law).
 - Generally, a 30% non-resident alien withholding rate will apply unless certain requirements are met.
 - If you reside in a country that has an income tax treaty with the US, you may be eligible to have no withholding apply or be eligible for a non-resident alien withholding rate less than 30%.
 - If you reside in a country that does not have an income tax treaty with the US, a 30% non-resident alien withholding rate will apply.
 - You must provide the Fund Office with an original IRS Form W-8BEN including your ITIN to avoid an automatic 30% federal income tax withholding on your monthly benefits. If a completed Form W-8BEN is not received and processed by the Fund Office before payment of your pension benefit begins, the Fund is required to withhold federal income tax at 30% until a completed Form W-8BEN is received and processed by the Fund.
 - If you do not have a SSN and are not eligible for one, you must get an ITIN before completing the Form W-8BEN. Apply to the IRS for an ITIN using IRS Form W-7 (see URL to IRS below).

- If you are a **United States citizen** (or are otherwise treated as a US person – e.g., as a resident alien – under the federal tax law) and reside in a foreign country:
 - You **must provide the Fund Office** with an original IRS Form W-9 before payment of your pension benefit begins to ensure that you will be classified as a US person. In that event, withholding on monthly benefits will be imposed as set forth in Part 2 of the Pension Application relating to US persons. Please note that the election to be exempt from income tax withholding is not available to any benefit sent to an address outside the United States.
 - If a completed IRS Form W-9 is not received and processed by the Fund Office before payment of your pension benefit begins, the Fund is required to presume that you are a Non-Resident Alien and withhold federal income tax at 30% until a completed IRS Form W-9 is received and processed by the Fund.

Please note: You **must notify** the Fund if you have a change in circumstances that makes any information on the Form W-8BEN or W-9 that you submitted incorrect. This includes a change of address to a US address or to another country for which you are claiming treaty benefits.

If you require assistance with the completion of the applicable form(s), please consult your tax advisor, review the instructions and download the form(s) from the IRS website.

Instructions for:

Form W-7 is www.irs.gov/pub/irs-pdf/iw7.pdf

Form W-8BEN is www.irs.gov/pub/irs-pdf/iw8ben.pdf

Form W-9 is www.irs.gov/pub/irs-pdf/iw9.pdf

Form:

W-7 is www.irs.gov/pub/irs-pdf/fw7.pdf

W-8BEN is www.irs.gov/pub/irs-pdf/fw8ben.pdf

W-9 is www.irs.gov/pub/irs-pdf/fw9.pdf