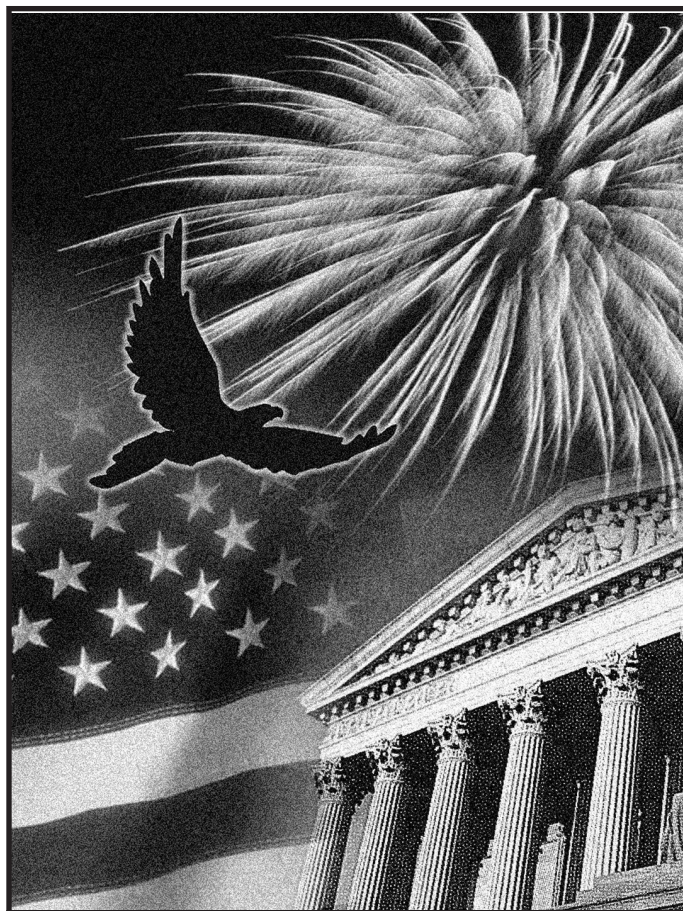




Publication 15-T

Federal Income Tax Withholding Methods

For use in **2026**



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Contents

Introduction	3
1. Percentage Method Tables for Automated Payroll Systems and Withholding on Periodic Payments of Pensions and Annuities	10
2. Wage Bracket Method Tables for Manual Payroll Systems With Forms W-4 From 2020 or Later	13
3. Wage Bracket Method Tables for Manual Payroll Systems With Forms W-4 From 2019 or Earlier	28
4. Percentage Method Tables for Manual Payroll Systems With Forms W-4 From 2020 or Later	57
5. Percentage Method Tables for Manual Payroll Systems With Forms W-4 From 2019 or Earlier	63
6. Alternative Methods for Figuring Withholding	66
7. Tables for Withholding on Distributions of Indian Gaming Profits to Tribal Members	67
How To Get Tax Help	68

Future Developments

For the latest information about developments related to Pub. 15-T, such as legislation enacted after it was published, go to [IRS.gov/Pub15T](https://www.irs.gov/pub15t).

What's New

2026 federal income tax withholding tables. The 2026 federal income tax withholding tables in this publication have been updated for changes made by P.L. 119-21, commonly known as the One Big Beautiful Bill Act, including the permanent extension of individual tax rates, the permanent extension of the increased standard deduction, and the permanent termination of personal exemptions, which were all originally enacted by the Tax Cuts and Jobs Act (P.L. 115-97).

2026 Form W-4. Form W-4, Employee's Withholding Certificate, has been updated for 2026 to account for new federal income tax deductions under P.L. 119-21 that are available to employees when they file their income tax returns. The 2026 Form W-4 was also updated to add a new checkbox below Step 4(c) for an employee to claim exemption from federal income tax withholding. Previously, the employee wrote "Exempt" below Step 4(c).

2026 Form W-4P. Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments, has been updated for 2026 to account for new federal income tax deductions under P.L. 119-21 that are available to payees when they

file their income tax returns. The 2026 Form W-4P was also updated to add a new checkbox below Step 4(c) for a payee to request no federal income tax withholding. Previously, the payee wrote “No withholding” below Step 4(c).

Withholding on qualified tips. For tax years beginning after 2024 and ending before 2029, P.L. 119-21 allows employees and self-employed individuals to deduct up to \$25,000 of qualified tips received in occupations that customarily and regularly received tips on or before December 31, 2024, on their income tax returns. Qualified tips are cash tips, which include voluntary cash or charged tips received from customers or, in the case of employees, through tip-sharing arrangements. Mandatory service charges added to the bill are not qualified tips. Employers must use an employee’s updated Form W-4, if one is submitted by the employee, and the federal income tax withholding procedures in this publication to allow the employee to account for their expected deduction and receive more money in each paycheck instead of waiting until filing their income tax return to receive the full benefit of this deduction. Tips are still generally subject to both the employer share and employee share of social security tax and Medicare tax if the tips received are \$20 or more per month.

Employers and other payers must file information returns (for example, Forms W-2, 1099-MISC, and 1099-NEC) with the Social Security Administration (SSA) or IRS, as applicable, and furnish statements to tip recipients showing cash tips received and the Treasury Tipped Occupation Code(s) of the tip recipient. However, the IRS has provided transition relief to employers and payers for the tax year 2025 reporting requirements. For more information, see Notice 2025-62, 2025-48 I.R.B. 740, available at [IRS.gov/irb/2025-48_IRB#NOT-2025-62](https://www.irs.gov/irb/2025-48_IRB#NOT-2025-62).

Withholding on qualified overtime compensation. For tax years beginning after 2024 and ending before 2029, P.L. 119-21 allows individuals (employees and other workers not treated as employees) to deduct up to \$12,500 (\$25,000 if married filing jointly) of qualified overtime compensation on their income tax returns. Qualified overtime is compensation that exceeds the regular rate of pay (such as the “half” portion of time-and-a-half compensation) that is required to be paid to an individual under section 7 of the Fair Labor Standards Act (FLSA) of 1938. The FLSA provides that employers must generally pay covered, nonexempt employees at least one-and-a-half times their regular rate of pay for hours worked over 40 hours per week. For more information about overtime compensation, go to dol.gov/agencies/whd/overtime. Employers must use an employee’s updated Form W-4, if one is submitted by the employee, and the federal income tax withholding procedures in this publication to allow the employee to account for their expected deduction and receive more money in each paycheck instead of waiting until filing their income tax return to receive the full benefit of this deduction. Overtime compensation is still generally subject to both the employer share and employee share of social security tax and Medicare tax.

Employers and other payers must file information returns (for example, Forms W-2, 1099-MISC, and

1099-NEC) with the SSA or IRS, as applicable, and furnish statements to overtime recipients showing qualified overtime compensation paid during the year. However, the IRS has provided transition relief to employers and payers for the tax year 2025 reporting requirements. For more information, see [Notice 2025-62](https://www.irs.gov/irb/2025-62).

Reminders

IRS Tax Withholding Estimator. Employees and payees may use the IRS Tax Withholding Estimator, available at [IRS.gov/W4App](https://www.irs.gov/W4App), when completing their Form W-4 or their Form W-4P.

Form W-4P and Form W-4R. Form W-4P was redesigned for 2022. Form W-4P is now used only to make withholding elections for periodic pension or annuity payments. Previously, Form W-4P was also used to make withholding elections for nonperiodic payments and eligible rollover distributions. Withholding elections for nonperiodic payments and eligible rollover distributions are now made on Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions.

[Section 1](#) of this publication includes Worksheet 1B for payers to figure withholding on periodic payments of pensions and annuities based on a 2022 or later Form W-4P or a 2021 and earlier Form W-4P. Worksheet 1B is used with the STANDARD Withholding Rate Schedules in the 2026 Percentage Method Tables for Automated Payroll Systems and Withholding on Periodic Payments of Pensions and Annuities that are included in [section 1](#). If a payer is figuring withholding on periodic payments based on a 2021 or earlier Form W-4P, the payer may also figure withholding using the methods described in [section 3](#) and [section 5](#). For more information about Form W-4P, see [Form W-4P](#), later. Also, see [How To Treat 2021 and Earlier Forms W-4P as if They Were 2022 or Later Forms W-4P](#), later, for an optional computational bridge.

For more information about Form W-4R, see section 8 of Pub. 15-A, Employer’s Supplemental Tax Guide.

Computational bridge for Form W-4. Employers may use an optional computational bridge to treat 2019 and earlier Forms W-4 as if they were 2020 or later Forms W-4 for purposes of figuring federal income tax withholding. See [How To Treat 2019 and Earlier Forms W-4 as if They Were 2020 or Later Forms W-4](#), later, for more information.

Electronic submission of Forms W-4 and W-4P. You may set up a system to electronically receive Form W-4 or Form W-4P from an employee or payee.

For each form that you establish an electronic submission system for, you must meet each of the following five requirements.

1. The electronic system must ensure that the information received by you is the information sent by the employee or payee. The system must document all occasions of user access that result in a submission. In addition, the design and operation of the electronic system, including access procedures, must make it

reasonably certain that the person accessing the system and submitting the form is the person identified on the form.

2. The electronic system must provide exactly the same information as the paper form.
3. The electronic submission must be signed with an e-signature by the employee or payee whose name is on the form. The e-signature must be the final entry in the submission.
4. Upon request, you must furnish a hard copy of any completed electronic form to the IRS and a statement that, to the best of your knowledge, the electronic form was submitted by the named employee or payee. The hard copy of the electronic form must provide exactly the same information as, but need not be a facsimile of, the paper form. For Form W-4, the signature must be under penalty of perjury and must contain the same language that appears on the paper version of the form. The electronic system must inform the employee that they must make a declaration contained in the perjury statement and that the declaration is made by signing the Form W-4.
5. You must also meet all recordkeeping requirements that apply to the paper forms.

See [Substitute Submissions of Form W-4](#), later, for additional requirements specific to Form W-4; and [Substitute Submissions of Form W-4P](#), later, for additional requirements for a 2022 or later Form W-4P.

For more information on electronic submissions, see Regulations section 31.3402(f)(5)-1(c) (for Form W-4) and Announcement 99-6 (for Form W-4P). You can find Announcement 99-6 on page 24 of Internal Revenue Bulletin 1999-4 at [IRS.gov/pub/irs-irbs/irb99-04.pdf](https://www.irs.gov/pub/irs-irbs/irb99-04.pdf).

Introduction

This publication supplements Pub. 15, Employer's Tax Guide. It describes how to figure withholding using the Wage Bracket Method or Percentage Method, describes the alternative methods for figuring withholding, and provides the Tables for Withholding on Distributions of Indian Gaming Profits to Tribal Members.

Although this publication may be used in certain situations to figure federal income tax withholding on supplemental wages, the methods of withholding described in this publication can't be used if the 37% mandatory flat rate withholding applies or if the 22% optional flat rate withholding is used to figure federal income tax withholding. For more information about withholding on supplemental wages, see section 7 of Pub. 15.

Although this publication is used to figure federal income tax withholding on periodic payments of pensions and annuities, the methods of withholding described in this publication can't be used to figure withholding on non-periodic payments or withholding on eligible rollover distributions. Periodic payments are those made in installments at regular intervals over a period of more than 1 year. They

may be paid annually, quarterly, monthly, etc. For more information about withholding on pensions and annuities, see section 8 of Pub. 15-A.

Comments and suggestions. We welcome your comments about this publication and suggestions for future editions.

You can send us comments through [IRS.gov/FormComments](https://www.irs.gov/FormComments).

Or, you can write to:

Internal Revenue Service
Tax Forms and Publications
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Washington, DC 20224

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments and suggestions as we revise our tax forms, instructions, and publications. **Don't** send tax questions, tax returns, or payments to the above address.

Getting answers to your tax questions. If you have a tax question not answered by this publication, check IRS.gov and [How To Get Tax Help](#) at the end of this publication.

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Photographs of Missing Children

The IRS is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](#). Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

Form W-4

Beginning with the 2020 Form W-4, employees are no longer able to request adjustments to their withholding using withholding allowances. Instead, using the new Form W-4, employees provide employers with amounts to increase or

Table 2

Payroll period	Add additional
Weekly	\$309.60
Biweekly	619.20
Semimonthly	670.80
Monthly	1,341.70
Quarterly	4,025.00
Semiannually	8,050.00
Annually	16,100.00
Daily or Miscellaneous (each day of the payroll period)	61.90

Step 2. Enter the amount figured in *Step 1*, earlier, as the total taxable wages on line 1a of the withholding worksheet that you use to figure federal income tax withholding.

The amounts from Tables 1 and 2 are added to wages solely for calculating income tax withholding on the wages of the nonresident alien employee. The amounts from the tables shouldn't be included in any box on the employee's Form W-2 and don't increase the income tax liability of the employee. Also, the amounts from the tables don't increase the social security tax or Medicare tax liability of the employer or the employee, or the FUTA tax liability of the employer.

Example. An employer pays wages of \$300 for a weekly payroll period to a married nonresident alien employee. The nonresident alien has a properly completed 2019 Form W-4 on file with the employer that shows marital status as "Single" with one withholding allowance and indicated status as a nonresident alien on Form W-4, line 6 (see *Nonresident alien employee's Form W-4* in section 9 of Pub. 15 for details on how a 2026 Form W-4 must be completed). The employer determines the wages to be used in the withholding tables by adding to the \$300 amount of wages paid the amount of \$226.90 from Table 1 under *Step 1* (\$526.90 total). The employer has a manual payroll system and prefers to use the Wage Bracket Method tables to figure withholding. The employer will use Worksheet 3 and the withholding tables in [section 3](#) to determine the income tax withholding for the nonresident alien employee. In this example, the employer would withhold \$31 in federal income tax from the weekly wages of the nonresident alien employee.

The \$226.90 added to wages for calculating income tax withholding isn't reported on Form W-2 and doesn't increase the income tax liability of the employee. Also, the \$226.90 added to wages doesn't affect the social security tax or Medicare tax liability of the employer or the employee, or the FUTA tax liability of the employer.

Supplemental wage payment. This procedure for determining the amount of federal income tax withholding for nonresident alien employees doesn't apply to a supplemental wage payment (see section 7 of Pub. 15) if the 37% mandatory flat rate withholding applies or if the 22% optional flat rate withholding is being used to figure income tax withholding on the supplemental wage payment.

Form W-4P

Payees use Form W-4P to have payers withhold the correct amount of federal income tax from periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments.

Using a 2022 or later Form W-4P. Payees provide payers with amounts to increase or decrease the amount of taxes withheld and amounts to increase or decrease the amount of pension/annuity payments subject to income tax withholding. Form W-4P contains 5 steps. Every Form W-4P payers receive from a payee in 2022 or later should show a completed Step 1 (name, address, SSN, and filing status) and a dated signature in Step 5. Payees complete Steps 2, 3, and/or 4 only if relevant to their personal situations. Steps 2, 3, and 4 show adjustments that affect withholding calculations.

For payees completing one or more of Steps 2, 3, and/or 4 on a 2022 or later Form W-4P, adjustments are as follows.

Step 2. If the payee completes Step 2, the payer will use the amount in Step 2(b)(iii) from a 2022 or later Form W-4P in Worksheet 1B to figure income tax withholding.

Tip: Consider advising payees to use the IRS Tax Withholding Estimator, available at [IRS.gov/W4App](https://irs.gov/W4App), when completing Form W-4P if they are submitting Form W-4P after the beginning of the year; have social security, dividend, capital gain, or business income; receive these payments or pension and annuity payments for only part of the year; are subject to the Additional Medicare Tax or Net Investment Income Tax; or have changes during the year to their marital status, number of pensions/jobs (including their spouse if married filing jointly), or number of dependents.

Step 3. Payers use the amount on this line as an annual reduction in the amount of withholding. Payers should use the amount the payee entered as the total in Step 3 of Form W-4P even if it is not equal to the sum of any amounts entered on the left in Step 3 because the total may take into account other tax credits. If the Step 3 total is blank, but there are amounts entered in Step 3(a), 3(b) or 3(c), the payer may ask the payee if leaving the line blank was intentional.

Steps 4(a) and 4(b). Payers increase the annual amount of pension/annuity payments subject to income tax withholding by the **annual** amount shown in Step 4(a) and reduce the annual amount of pension/annuity payments subject to income tax withholding by the **annual** amount shown in Step 4(b).

Step 4(c). Payers will increase withholding on **each payment** by the tax amount in Step 4(c).

Payee fails to furnish Form W-4P or provides an incorrect SSN on Form W-4P. In the case of a payer using a 2022 or later Form W-4P, a payee who received the first

periodic pension or annuity payment after 2021 but who fails to furnish a 2022 or later Form W-4P or fails to provide a correct SSN on a 2022 or later Form W-4P will be treated as if they had checked the box for “Single” in Step 1 and had no entries in Step 2, Step 3, and Step 4 of a 2022 or later Form W-4P. In the case of a payer that used the 2021 Form W-4P for 2022 and hasn’t received a 2022 or later Form W-4P, a payee who received the first periodic pension or annuity payment in 2022 but who failed to furnish such a 2021 Form W-4P will continue be treated as if they had no entries on lines 1 and 3 and completed line 2 indicating a status of Married, and claiming 3 allowances. In the case of a payer that used the 2021 Form W-4P and hasn’t received a 2022 or later Form W-4P, a payee who received the first periodic pension or annuity payment in 2022 but who failed to provide a correct SSN on the 2021 Form W-4P will continue to be treated as if they had no entries on lines 1 and 3 and had completed line 2 indicating a status of Single, and claiming zero allowances. If a payee received their first periodic pension or annuity payment before 2022 and had failed to furnish a Form W-4P when those payments began, you must continue to withhold on those periodic payments as if the recipient were married claiming three withholding allowances on a Form W-4P for 2021 or earlier, unless the payee furnishes a Form W-4P requesting a change in withholding. If a payee is treated as married claiming three withholding allowances on a 2021 or earlier Form W-4P, tax will be withheld on a payment that is at least \$2,690 per month.

Choosing not to have income tax withheld. A payee who checks the box for “No withholding” on a 2026 or later Form W-4P below Step 4(c) shall have no federal income tax withheld from their periodic pension or annuity payments. On a 2022 through 2025 Form W-4P, the payee would have made this election by writing “No Withholding” below Step 4(c). In the case of a payer that used the 2021 Form W-4P for 2022, a payee who checked the box of line 1 of the 2021 Form W-4P shall have no federal income tax withheld from their periodic pension or annuity payments. Regardless of the Form W-4P used, generally a payee who is a U.S. citizen or a resident alien isn’t permitted to elect no withholding on payments that are to be delivered outside of the United States or its territories.

Withholding on periodic pension and annuity payments to nonresident aliens and foreign estates. Withholding methods on periodic pension and annuity payments discussed in this publication don’t apply to nonresident aliens and foreign estates. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, for more information.

Substitute Submissions of Form W-4P

General requirements for any system set up to electronically receive a Form W-4 or Form W-4P are discussed earlier under [Electronic submission of Forms W-4 and W-4P](#). This section provides specific requirements for substitute submissions of Form W-4P. For payers using electronic or paper substitutes for Form W-4P, substitute

forms for the 2026 Form W-4P incorporating all changes made to the 2026 Form W-4P and complying with the guidelines provided here must be in use by the later of January 1, 2026, or 30 days after the IRS releases the final version of the 2026 Form W-4P.

Electronic Substitute to Form W-4P

Electronic systems set up as a substitute to paper 2022 or later Forms W-4P must exactly replicate the text and instructions from the face of the paper Form W-4P beginning with Step 1(c) through Step 4(c) (inclusive) and the “No withholding” section below Step 4(c). No pop-ups or hoverboxes within those steps are permitted, and if the electronic system has toggles for those steps that limit the amount of text that is viewable, the toggles must be off as the default. If the electronic system places steps on different pages, users must be required to go to each page before they may electronically sign the form. References to pages 2, 3, and 4, when not applicable to the substitute form, should be replaced by appropriate references. For example, an electronic substitute form that links directly to the deductions worksheet shouldn’t reference “page 4” but should provide a link to the deductions worksheet. The electronic system must also include a hyperlink to Form W-4P on IRS.gov or include the instructions and worksheet in their entirety in the electronic system interface itself (inclusion of only some of this information requires a link to the form). Finally, the electronic system must provide a checkbox immediately below or after Step 4(c) to allow users to elect no withholding from their payments.

Requiring an SSN and other personal information already stored in payer’s electronic system. If you electronically store payee personal information, including name, address, and SSN, and accept withholding elections through an account specifically tied to the payee, you need not require the payee to submit this personal information again when completing an electronic substitute, as long as the account where the election is being made is directly or indirectly linked to the electronically stored personal information.

Telephonic submissions of Form W-4P. Payers may provide for telephonic submissions of Form W-4P. You must use a script that includes all portions of the first page of the paper Form W-4P from Steps 1(c)–4(c), including the step titles and text between Steps 1 and 2, with the following exceptions.

- On Step 2, the script can stop right before “See page 2 for examples on how to complete Step 2” if, when asked, the payee indicates the step doesn’t apply.
- On Step 3, the script can stop right before “If your total income will be \$200,000 or less...” if, when asked, the payee indicates the step doesn’t apply.
- Where the language on the first page of Form W-4P refers payees to later pages of the form, such as for more information on how to elect to have no federal income tax withheld, the telephonic script should refer

the payee to [IRS.gov/FormW4P](https://www.irs.gov/FormW4P) in addition to the referenced page numbers.

Paper Substitute to Form W-4P

When providing paper substitute forms for Form W-4P, you should generally follow the same guidelines that apply to electronic substitutes to Form W-4P, except where those guidelines apply only in the context of electronic substitutes (for example, instructions concerning pop-ups and hoverboxes). Paper substitute forms must include the instructions and worksheets for Form W-4P rather than providing a web address to the instructions on IRS.gov.

How To Treat 2021 and Earlier Forms W-4P as if They Were 2022 or Later Forms W-4P

Payers may use an optional computational bridge to treat 2021 and earlier Forms W-4P as if they were 2022 or later Forms W-4P for purposes of figuring federal income tax withholding. This computational bridge can reduce system complexity by allowing payers to permanently use computational procedures and data fields for a 2022 and later Form W-4P to arrive at the equivalent withholding for a payee that would have applied using the computational procedures and data fields on a 2021 or earlier Form W-4P. You must make up to four adjustments to use this computational bridge, but it will simplify data storage and eliminate some steps in Worksheet 1B.

1. Select the filing status in Step 1(c) of a 2022 or later Form W-4P that most accurately reflects the payee's marital status on line 2 of a 2021 or earlier Form W-4P. Treat the payee as "Single or Married filing separately" on a 2022 or later Form W-4P if the payee selected either "Single" or "Married, but withhold at higher single rate" as their marital status on their 2021 or earlier Form W-4P. Treat the payee as "Married filing jointly" on a 2022 or later Form W-4P if the payee selected "Married" as their marital status on their 2021 or earlier Form W-4P. You can't convert a payee to a filing status of "Head of household" using this computational bridge.
2. Enter an amount in Step 4(a) on a 2022 or later Form W-4P based on the filing status that you determined in

(1) above when you converted the payee's marital status on a 2021 or earlier Form W-4P. Enter \$8,600 if the payee's filing status is "Single or Married filing separately" or \$12,900 if the payee's filing status is "Married filing jointly."

3. Multiply the number of allowances claimed on line 2 of a payee's 2021 or earlier Form W-4P by \$4,300 and enter the result in Step 4(b) on a 2022 or later Form W-4P.
4. Enter the additional amount of withholding requested by the payee on line 3 of their 2021 or earlier Form W-4P in Step 4(c) of a 2022 or later Form W-4P.

If you use this computational bridge, you will skip Steps 1(j)–(l) and any other instructions on Worksheet 1B that reference a 2021 or earlier Form W-4P.

Caution: This computational bridge applies only to Forms W-4P (including default elections) that were in effect on or before December 31, 2021, and that continue in effect because a payee didn't submit a 2022 or later Form W-4P. If a payee chooses to submit a new Form W-4P, it doesn't change the general requirement that the payee must use the current year's revision of Form W-4P. Upon putting in effect a new Form W-4P from a payee, you must stop using this computational bridge for the applicable year of the new Form W-4P. If a payer was unable to put the 2022 Form W-4P in place during 2022, the computational bridge can also be applied to 2021 Forms W-4P submitted in 2022.

Rounding

To figure the income tax to withhold, you may reduce the last digit of the wages to zero, or figure the wages to the nearest dollar. You may also round the tax for the pay period to the nearest dollar. If rounding is used, it must be used consistently. Withheld tax amounts should be rounded to the nearest whole dollar by dropping amounts under 50 cents and increasing amounts from 50 to 99 cents to the next dollar. For example, \$2.30 becomes \$2 and \$2.50 becomes \$3.

Worksheet 1B. Payer's Worksheet for Figuring Withholding From Periodic Pension or Annuity Payments

Keep for Your Records

Table 4	Monthly	Semimonthly	Biweekly	Weekly	Daily
	12	24	26	52	260

Step 1. Adjust the payee's payment amount

- 1a Enter the payee's total payment this period 1a \$ _____
- 1b Enter the number of payment periods you have per year (see Table 4) 1b _____
- 1c Multiply line 1a by the number on line 1b 1c \$ _____

If the payee **HAS** submitted a Form W-4P for 2022 or later, figure the Adjusted Annual Payment Amount as follows.

- 1d Enter the amount from Step 4(a) of the payee's Form W-4P 1d \$ _____
- 1e Add lines 1c and 1d 1e \$ _____
- 1f Enter the amount from Step 4(b) of the payee's Form W-4P 1f \$ _____
- 1g Enter \$12,900 if the taxpayer is married filing jointly or \$8,600 otherwise 1g \$ _____
- 1h Add lines 1f and 1g 1h \$ _____
- 1i Subtract line 1h from line 1e. If less than zero, enter it in parentheses. This is the **Adjusted Annual Payment Amount** 1i \$ _____

If the payee **HAS NOT** submitted a Form W-4P for 2022 or later, figure the Adjusted Annual Payment Amount as follows.

- 1j Enter the number of allowances claimed on the payee's most recent Form W-4P 1j _____
- 1k Multiply line 1j by \$4,300 1k \$ _____
- 1l Subtract line 1k from line 1c. (If zero or less, enter -0-.) This is the **Adjusted Annual Payment Amount** 1l \$ _____

Step 2. Figure the Tentative Annual Withholding Amount

based on the payee's Adjusted Annual Payment Amount and filing status (Step 1(c) of the 2022 or later Form W-4P) or marital status (line 2 of the 2021 or earlier Form W-4P).

If the payee **HAS** submitted a Form W-4P for 2022 or later **AND** Step 2(b)(iii) of Form W-4P contains a **non-zero** amount, complete Parts I, II, and III of Step 2. Otherwise, complete Parts I and III only.

Part I: If the payee **HAS** submitted a Form W-4P for 2022 or later **AND** Step 2(b)(iii) of Form W-4P contains a **non-zero** amount, complete lines 2a–2c and then resume on line 2e. Otherwise, begin on line 2d.

- 2a Enter the amount from Step 2(b)(iii) of Form W-4P 2a \$ _____
- 2b Enter \$12,900 if the taxpayer is married filing jointly or \$8,600 otherwise 2b \$ _____
- 2c Subtract line 2b from line 2a. (If the result is zero or less, enter -0-.) Then skip to line 2e 2c \$ _____
- OR
- 2d If lines 2a–2c don't apply: Enter the payee's **Adjusted Annual Payment Amount** from line 1i or 1l, **but not less than zero** 2d \$ _____
- 2e Using the amount on line 2c or line 2d (whichever is not missing), find the row in the STANDARD Withholding Rate Schedules of the **Annual Percentage Method** table in which the amount on line 2c or line 2d (whichever is not missing) is at least the amount in column A but less than the amount in column B, and then enter here the amount from column A of that row 2e \$ _____
- 2f Enter the amount from column C of that row 2f \$ _____
- 2g Enter the percentage from column D of that row 2g _____ %
- 2h Subtract line 2e from line 2c or line 2d (whichever is not missing) 2h \$ _____
- 2i Multiply the amount on line 2h by the percentage on line 2g 2i \$ _____
- 2j Add lines 2f and 2i 2j \$ _____

Part II: (Complete Part II if there is an amount on line 2a above. Skip Part II if there is an amount on line 2d above.)

- 2k Enter the amount from Step 2(b)(iii) of the payee's Form W-4P, even if negative 2k \$ _____
- 2l Enter the payee's **Adjusted Annual Payment Amount** from line 1i above, even if negative 2l \$ _____
- 2m Add lines 2k and 2l. If the result is zero or less, enter -0- 2m \$ _____
- 2n Find the row in the appropriate STANDARD Withholding Rate Schedules of the **Annual Percentage Method** table in which the amount on line 2m is at least the amount in column A but less than the amount in column B, and then enter here the amount from column A of that row 2n \$ _____
- 2o Enter the amount from column C of that row 2o \$ _____
- 2p Enter the percentage from column D of that row 2p _____ %
- 2q Subtract line 2n from line 2m 2q \$ _____
- 2r Multiply the amount on line 2q by the percentage on line 2p 2r \$ _____
- 2s Add lines 2o and 2r 2s \$ _____
- 2t Subtract line 2j from line 2s. If zero or less, enter -0- 2t \$ _____

Part III: For ALL payees, identify the Tentative Annual Withholding Amount as follows.

- 2u If there is a non-zero amount in Step 2(b)(iii) of the payee's 2022 or later Form W-4P, enter the amount from line 2t. Otherwise, enter the amount from line 2j 2u \$ _____

Step 3. Account for tax credits

- 3a If the payee has submitted a Form W-4P for 2022 or later, enter the amount from Step 3 of that form; otherwise, enter -0- 3a \$ _____
- 3b Subtract line 3a from line 2u. If zero or less, enter -0- 3b \$ _____

Step 4. Figure the final amount to withhold

- 4a Divide the amount on line 3b by the number of payment periods from line 1b 4a \$ _____
- 4b Enter the additional amount to withhold from the payee's Form W-4P (Step 4(c) of the 2022 or later Form W-4P or line 3 of the 2021 or earlier Form W-4P) 4b \$ _____
- 4c Add lines 4a and 4b. **This is the amount to withhold from the payee's payment this payment period** 4c \$ _____

2026 Percentage Method Tables for Automated Payroll Systems and Withholding on Periodic Payments of Pensions and Annuities

STANDARD Withholding Rate Schedules (Use these if the Form W-4 is from 2019 or earlier, or if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 is NOT checked. Also, use these for Form W-4P from any year.)					Form W-4, Step 2, Checkbox, Withholding Rate Schedules (Use these if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 IS checked.)				
If the Adjusted Annual Wage Amount on Worksheet 1A or the Adjusted Annual Payment Amount on Worksheet 1B is:					If the Adjusted Annual Wage Amount on Worksheet 1A is:				
At least—	But less than—	The tentative amount to withhold is:	Plus this percentage—	of the amount that the Adjusted Annual Wage or Payment exceeds—	At least—	But less than—	The tentative amount to withhold is:	Plus this percentage—	of the amount that the Adjusted Annual Wage exceeds—
A	B	C	D	E	A	B	C	D	E
Married Filing Jointly					Married Filing Jointly				
\$0	\$19,300	\$0.00	0%	\$0	\$0	\$16,100	\$0.00	0%	\$0
\$19,300	\$44,100	\$0.00	10%	\$19,300	\$16,100	\$28,500	\$0.00	10%	\$16,100
\$44,100	\$120,100	\$2,480.00	12%	\$44,100	\$28,500	\$66,500	\$1,240.00	12%	\$28,500
\$120,100	\$230,700	\$11,600.00	22%	\$120,100	\$66,500	\$121,800	\$5,800.00	22%	\$66,500
\$230,700	\$422,850	\$35,932.00	24%	\$230,700	\$121,800	\$217,875	\$17,966.00	24%	\$121,800
\$422,850	\$531,750	\$82,048.00	32%	\$422,850	\$217,875	\$272,325	\$41,024.00	32%	\$217,875
\$531,750	\$788,000	\$116,896.00	35%	\$531,750	\$272,325	\$400,450	\$58,448.00	35%	\$272,325
\$788,000		\$206,583.50	37%	\$788,000	\$400,450		\$103,291.75	37%	\$400,450
Single or Married Filing Separately					Single or Married Filing Separately				
\$0	\$7,500	\$0.00	0%	\$0	\$0	\$8,050	\$0.00	0%	\$0
\$7,500	\$19,900	\$0.00	10%	\$7,500	\$8,050	\$14,250	\$0.00	10%	\$8,050
\$19,900	\$57,900	\$1,240.00	12%	\$19,900	\$14,250	\$33,250	\$620.00	12%	\$14,250
\$57,900	\$113,200	\$5,800.00	22%	\$57,900	\$33,250	\$60,900	\$2,900.00	22%	\$33,250
\$113,200	\$209,275	\$17,966.00	24%	\$113,200	\$60,900	\$108,938	\$8,983.00	24%	\$60,900
\$209,275	\$263,725	\$41,024.00	32%	\$209,275	\$108,938	\$136,163	\$20,512.00	32%	\$108,938
\$263,725	\$648,100	\$58,448.00	35%	\$263,725	\$136,163	\$328,350	\$29,224.00	35%	\$136,163
\$648,100		\$192,979.25	37%	\$648,100	\$328,350		\$96,489.63	37%	\$328,350
Head of Household					Head of Household				
\$0	\$15,550	\$0.00	0%	\$0	\$0	\$12,075	\$0.00	0%	\$0
\$15,550	\$33,250	\$0.00	10%	\$15,550	\$12,075	\$20,925	\$0.00	10%	\$12,075
\$33,250	\$83,000	\$1,770.00	12%	\$33,250	\$20,925	\$45,800	\$885.00	12%	\$20,925
\$83,000	\$121,250	\$7,740.00	22%	\$83,000	\$45,800	\$64,925	\$3,870.00	22%	\$45,800
\$121,250	\$217,300	\$16,155.00	24%	\$121,250	\$64,925	\$112,950	\$8,077.50	24%	\$64,925
\$217,300	\$271,750	\$39,207.00	32%	\$217,300	\$112,950	\$140,175	\$19,603.50	32%	\$112,950
\$271,750	\$656,150	\$56,631.00	35%	\$271,750	\$140,175	\$332,375	\$28,315.50	35%	\$140,175
\$656,150		\$191,171.00	37%	\$656,150	\$332,375		\$95,585.50	37%	\$332,375

Go to [IRS.gov/OBBB](https://www.irs.gov/OBBB) for more information and updates on how this legislation affects your taxes.

Preparing and filing your tax return. Go to [IRS.gov/EmploymentEfile](https://www.irs.gov/employmentefile) for more information on filing your employment tax returns electronically.

Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](https://www.irs.gov/Help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/Forms](https://www.irs.gov/Forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).

Caution: Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](https://www.irs.gov/TipsforChoosingaTaxPreparer) on IRS.gov.

Employers can register to use Business Services Online. The SSA offers online service at [SSA.gov/employer](https://ssa.gov/employer) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, an S corporation, a C corporation, or a single-member limited liability company (LLC), you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/BusinessAccount](https://www.irs.gov/BusinessAccount) for more information.

IRS social media. Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your identification number

(EIN or SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideosmultilingua](https://www.youtube.com/irsvideosmultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

Over-the-Phone Interpreter (OPI) Service. The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.). The Accessibility Helpline doesn't have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

Disasters. Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print most of the forms, instructions, and publications you may need. Or you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including Pub. 15-T) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Get a transcript of your return. You can now access Form 940, Form 941, Form 943, Form 944, and Form 945 return transcripts for tax years 2023 and later using your IRS business tax account. For more information, go to [IRS.gov/BusinessTranscript](https://www.irs.gov/BusinessTranscript). To access your IRS business tax account, go to [IRS.gov/BusinessAccount](https://www.irs.gov/BusinessAccount).

Using direct deposit. The safest and easiest way to receive a tax refund is to *e-file* and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen,

destroyed, or returned undeliverable to the IRS. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your EIN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your EIN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

Making a tax payment. The IRS recommends paying electronically whenever possible. Options to pay electronically are included in the list below. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](https://www.irs.gov/DigitalAssets) are **not** accepted. Go to [IRS.gov/Pay](https://www.irs.gov/Pay) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](https://www.irs.gov/DirectPay): Pay taxes from your bank account. It's free and secure, and no sign-in is required. You can change or cancel within 2 days of scheduled payment.
- [Debit Card, Credit Card, or Digital Wallet](https://www.irs.gov/DebitCard): Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal](https://www.irs.gov/ElectronicFundsWithdrawal): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [Electronic Federal Tax Payment System](https://www.irs.gov/ElectronicFederalTaxPaymentSystem): This is the best option for businesses. Enrollment is required.
- [Check or Money Order](https://www.irs.gov/CheckOrMoneyOrder): Mail your payment to the address listed on the notice or instructions.
- [Cash](https://www.irs.gov/Cash): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](https://www.irs.gov/SameDayWire): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note: The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick and easy.

What if I can't pay now? Go to [IRS.gov/Pay](https://www.irs.gov/Pay) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/OPA\)](https://www.irs.gov/OPA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the [Offer in Compromise Pre-Qualifier](https://www.irs.gov/OIC) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](https://www.irs.gov/OIC).

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://www.irs.gov/DUT).

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TAC](https://www.irs.gov/TAC) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an **independent** organization within the Internal Revenue Service (IRS). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to resolve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. **Our services are free.**

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit www.TaxpayerAdvocate.IRS.gov. The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.
- TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic issues at www.IRS.gov/SAMS. (Be sure not to include any personal identifiable information.)

How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to www.TaxpayerAdvocate.IRS.gov/Contact-Us,
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.