

GUIDE 17 / SUBMIT AND FOLLOW UP

Understanding Form W-4P

A section-by-section guide to the purpose of pension withholding instructions, with a preparation worksheet and official IRS links.

What you will leave with: Understand what the current form asks and prepare questions for the payer or a qualified tax professional.

Use this guide with current official instructions. Complete worksheets privately; do not send sensitive information through the website.

Confirm this is the right form

Form W-4P gives the payer of periodic pension or annuity payments instructions about federal income tax withholding. Periodic generally means payments at regular intervals over more than one year. The IRS distinguishes these from nonperiodic payments and eligible rollover distributions, which use Form W-4R. Do not use this guide to assume every TSP withdrawal, lump sum, or retroactive payment belongs on W-4P.

Withholding is a payment toward tax, not a determination of your total tax liability. This guide explains the form's structure; it does not select your filing status, determine credits or deductions, calculate your tax, or recommend an election. Start from the current IRS form and the payer's instructions. The IRS currently provides a 2026 form; check its official page again when you complete it.

Gather information before making entries

1. Identify the payer and whether the payments are periodic. Ask the payer which form or electronic process it accepts.
2. Gather current pension statements, wage statements, and information about other relevant income. Include a spouse's information where the IRS instructions require it for a joint return.
3. Consider whether the payment starts partway through the year or whether your household's income changed. The IRS estimator can help account for timing.
4. Use the IRS Tax Withholding Estimator or consult a qualified tax professional when the combination of income sources is unclear. If you or your spouse has self-employment income, follow the form's estimator instructions.
5. Keep your completed form and submission confirmation privately. The public TFDR website does not collect tax or banking information.

Read the form section by section

Section	What it addresses	What to check
Step 1	Identity and anticipated filing status	Use your own information on the official form; choose the status that applies to your expected return.

Section	What it addresses	What to check
Step 2	Jobs and multiple pensions or annuities	Read the household-income instructions; do not count or omit a source by guessing.
Step 3	Dependent and other credits	Use current eligibility and dollar amounts; do not repeat credits across forms contrary to the instructions.
Step 4a	Other income without withholding	Follow the form's definition rather than entering every incoming payment.
Step 4b	Deductions	Use the current deductions worksheet if applicable.
Step 4c	Additional withholding	This is an amount per payment, not simply an annual target.
No withholding election	A permitted choice with tax consequences	Read the current restrictions and consider whether tax will still be due.
Step 5	Signature and date	Submit to the payer as instructed; retain confirmation.

Avoid treating every amount as interchangeable

The current form tells you when to complete Steps 2 through 4 and contains special instructions about which pension should carry certain adjustments. Read those directions before filling several forms with the same credits. A blank optional step can be appropriate when it does not apply; a guessed number is not an improvement.

Fictional worked example

A new annuitant also has a spouse who works. Instead of copying the filing status and credits from a friend's form, the annuitant gathers both current payment records and uses the IRS estimator. They ask the payer when the new election will take effect and check the next payment statement. This example explains a process, not which election the household should make.

Electing no withholding does not mean the income is tax-free. Federal withholding also does not resolve state tax obligations. Disability retirement has tax rules that can depend on age and circumstances; ask a qualified tax professional about your own treatment instead of relying on the name of the benefit.

Submit and check the result

1. Review the current form instructions and every entry. Sign and date the certificate or complete the payer's authorized electronic equivalent.
2. Send it to the payer using its stated method, not to this resource center.
3. Record the submission date and any effective-date explanation from the payer.
4. Check the first applicable payment statement to see whether the requested change was implemented.

5. Revisit withholding when income, marital status, dependents, or benefit payments change, and use the current-year IRS instructions.

Your private worksheet

Which payer and payment type am I preparing for

Which payment statements and household-income records do I need

Questions about Step 2 or which form should carry an adjustment

Questions for a qualified tax professional

Payer submission method and expected effective date

Date I will check the payment statement

☐ I used the current IRS form and instructions.

☐ I checked whether W-4P applies to this payment.

☐ I resolved uncertain entries with official guidance or a qualified professional.

☐ I retained a copy and know when to check the result.

Official sources

[IRS About Form W-4P](#) · [IRS current Form W-4P and instructions](#) · [IRS Tax Withholding Estimator](#) · [IRS About Form W-4R](#)

Reviewed October 14, 2026. Check current official sources before acting.

TFDR provides independent non-attorney education. These resources are not official forms, legal advice, medical opinions, or individualized tax advice. You prepare and submit your own application. OPM determines eligibility.