

Applicable state tax withholding

For mutual fund-only IRAs

The information in this table is our application of state requirements as of March 31, 2023. States may change their requirements at any time. Although a state may allow more than one method to calculate state tax withholding, Vanguard uses the method listed below.

Note: We won't withhold state tax for states not listed in this chart.

State	Minimum state withholding required if federal withholding is taken	If federal withholding is taken, can you waive state withholding? ¹
Arkansas	Specified by the state wage tables	Yes
California	Specified by the state wage tables	Yes
Connecticut ²	Specified by the state wage tables	Yes ²
Delaware	Specified by the state wage tables	Yes
Georgia	Specified by the state wage tables	Yes
Indiana, Louisiana, Maryland, Montana, New Jersey, New Mexico, New York, Utah, and Wisconsin	Any dollar amount or percentage of your distribution	Yes
Iowa ³	Specified by the state wage tables	No
Kansas ³	Specified by the state wage tables	No
Maine	Specified by the state wage tables	No
Massachusetts	5% of your distribution amount	No
Michigan	4.25% of your distribution amount	Yes
Minnesota ²	Specified by the state wage tables	Yes ²
Mississippi	5% of your distribution amount ⁴	No
Missouri ⁵	4.95% of your distribution amount	Yes
Nebraska	Specified by the state wage tables	No
North Carolina	4% of your distribution amount	Yes
Oklahoma	Specified by the state wage tables	Yes
Oregon	Specified by the state wage tables	Yes
Vermont	30% of your federal withholding amount	Yes
Virginia	Specified by the state wage tables	Yes

1 If you tell us not to withhold federal income tax, we won't withhold any amount for state income tax unless your state specifies a different policy.

2 Vanguard withholds the minimum amount required by the state, unless we receive that state's W4P Form.

3 Follows the cumulative wage withholding method.

4 Mississippi requires state income tax withholding only if you've taken an early or excess distribution subject to the 10% federal penalty tax

5 State tax may be withheld regardless of your federal withholding election.

For Brokerage IRAs

The information in this table is our application of state requirements as of March 31, 2023. States may change their requirements at any time. Although a state may allow more than one method to calculate state tax withholding, Vanguard uses the method listed below.

Note: We won't withhold state tax for states not listed in this chart.

State	Minimum state withholding required if federal withholding is taken	If federal withholding is taken, can you waive state withholding?*
Arkansas	3% of your distribution amount	Yes
California	10% of your federal withholding amount	Yes
Connecticut**	6.99% of your distribution amount (withholding must be at least \$10)	Yes**
Delaware	5% of your distribution amount	Yes
Georgia	Any dollar amount or percentage of your distribution	Yes
Indiana, Louisiana, Maryland, Montana, New Jersey, New Mexico, New York, Utah and Wisconsin	Any dollar amount or percentage of your distribution	Yes
Iowa	5% of your distribution amount	No
Kansas	5% of your distribution amount	No
Maine	5% of your distribution amount	No
Massachusetts	5% of your distribution amount	No
Michigan	4.25% of your distribution amount	Yes
Minnesota**	6.25% of your distribution amount	Yes
Mississippi	5% of your distribution amount	No
Missouri***	4.95% of your distribution amount	Yes
Nebraska	5% of your distribution amount	No
North Carolina	4% of your distribution amount	Yes
Oklahoma	5% of your distribution amount	Yes
Oregon	8% of your distribution amount (withholding must be at least \$10)	Yes
Vermont	30% of your federal withholding amount	Yes
Washington, D.C.	10.75% of your distribution amount	Yes

*If you tell us not to withhold federal income tax, we won't withhold any amount for state income tax unless your state specifies a different policy.

**Vanguard withholds the minimum amount required the state, unless we receive that state's W4P Form.

***State tax may be withheld regardless of your federal withholding election.

Based on the types of accounts you have with Vanguard, the method we use to calculate your state tax withholding may be different.

For more information, contact your state's department of revenue.

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