

## INSTRUCTIONS FOR COMPLETING THIS FORM

The purpose of these forms is to process a conversion to a Roth IRA. Although similar, the **Internal Roth Conversion Request** will facilitate the conversion of a Traditional, SEP, or SIMPLE IRA held at BlackRock to a BlackRock Roth IRA. The **External Roth Conversion Request** is to request a conversion of a Traditional, SEP or SIMPLE IRA held at another custodian to a BlackRock Roth IRA.

Converting from a tax-deferred account type to a Roth IRA is considered a taxable event, the IRS considers the amount as taxable income for that year. Please consult your tax professional prior to requesting a conversion.

The following instructions will help you complete this application, however if you have any questions we encourage you to call us for assistance at **1-800-441-7762**.

### Important Notes Regarding this Form:

- ▶ **NOTE:** Effective January 1, 2018, a Roth IRA conversion cannot be re-characterized back to a Traditional IRA, SEP or SIMPLE IRA or employer sponsored plan. A Roth conversion is considered an irrevocable election which cannot be “reversed” or “corrected”.
- ▶ You cannot use this form to re-characterize a contribution from a Roth IRA to a Traditional.
- ▶ You may not convert any of your Required Minimum Distribution to a Roth IRA.
- ▶ A SIMPLE IRA must be held open for the required two-year period prior to requesting a conversion.
- ▶ This form is not intended for initiating conversions from employer sponsored plans such as 401(k) or 403(b) plans (contact your plan’s administrator for instructions).

### Additional Documentation

Certain requests may require additional documentation to complete, including but not limited to:

- ▶ **Power of Attorney** – a recently dated copy of the power of attorney document; if adding the POA to the account, the BlackRock Power of Attorney Form must also be provided.
- ▶ **Recent Statement** – If you are requesting funds to be transferred from another custodian to be converted at BlackRock you should provide your most recent statement with the **External Roth Conversion Request** form.

### Which Part of this Form Do I Use?

#### INTERNAL Roth Conversion

If you want to convert an IRA held at BlackRock to a new or existing BlackRock Roth IRA, complete the **Internal Roth Conversion Request** form **only**.

#### EXTERNAL Roth Conversion

If you want to convert an IRA held **at another custodian** to a new or existing BlackRock Roth IRA, complete the **External Roth Conversion Request** form **only**.

- ▶ This form will be sent to your current custodian to request the assets be moved to BlackRock.
- ▶ Be sure it is completed in its entirety, and confirm with your current custodian about any requirements on their end.

Use this form to convert a Traditional, SEP, or SIMPLE IRA held at BlackRock to a BlackRock Roth IRA.

- ▶ **New Roth IRA:** This form will not establish a new account; to open a new Roth IRA with BlackRock, please complete & include the **BlackRock IRA Application**.
- ▶ For SIMPLE IRAs, there is a required two-year holding period after opening your SIMPLE IRA before you can convert.

Send this application, along with any other required documents, to:

**Regular mail**

BlackRock Funds  
P.O. Box 534429  
Pittsburgh, PA  
15253-4429

**Fax: 844-569-5573**

**Overnight mail**

BlackRock Funds  
ATTN: 534429  
500 Ross Street 154-0520  
Pittsburgh, PA 15262



**Questions?** Call us at 1-800-441-7762, Monday through Friday between 8:00 AM and 6:00 PM ET or visit us online at [www.blackrock.com](http://www.blackrock.com).

### 1. Account Owner Information

First, please tell us about the account(s) that you wish to convert to a BlackRock Roth IRA:

_____		_____
Full name of IRA owner		Contact telephone number
_____	_____	_____
Social Security number	BlackRock account number(s)	Reference number (if applicable)

### 2. Conversion Instructions

Tell us about the BlackRock Roth IRA where you would like the proceeds to go to:

- Please invest proceeds in my current BlackRock Roth IRA, account number \_\_\_\_\_
- I have enclosed a new BlackRock IRA account application
- Traditional/Rollover IRA       SEP IRA       SIMPLE IRA (after two-year holding period)

Please tell us the dollar amount you wish to convert and which funds you would like to allocate it from:

- Process a full conversion all my account(s) referenced above using the allocation below.
- Process a partial conversion of \$ \_\_\_\_\_ from my account(s) listed above using the allocation below.

Please check the appropriate boxes and complete any required field. If you would like to fully allocate your conversion to one fund position, please indicate "100%" in the amount field. Due to market fluctuations, attempting to estimate an amount may result in a delay of your investment; please be aware of this when completing this section.

Fund Name	Share Class				Amount Per Fund	
	A	C	K	Inst		
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<b>Total =</b>				\$ _____	or <u>100%</u>

### 3. Tax Withholding Election (REQUIRED)

IRS regulations require the custodian or trustee of your IRA to withhold federal income taxes from the conversion distribution at the rate of 10% unless you elect not to have withholding apply. Withholding will apply to the entire amount of the conversion distribution, including the amount of any nondeductible contributions that may have been made to the IRA. You may not convert any portion of Required Minimum Distributions (RMDs). Please make an election:

**Important:** If you elect to have federal income taxes withheld, you may still invest the entire amount of the conversion distribution into your Roth IRA by using other assets to replace amounts withheld as a prepayment of federal income taxes.

Remember, if you use your IRA assets to pay taxes on the conversion distribution amount (either by liquidating additional shares or by not replacing amounts withheld for federal income tax), the IRA assets used to pay those taxes may be considered a premature distribution (if you are under the age of 59 1/2) since they are not being converted into the Roth IRA or rolled over into another IRA and you could also be subject to a 10% early withdrawal penalty.

#### Federal Tax Withholding

Federal Withholding: Federal income tax will be withheld at the rate of 10% from any distribution, subject to the IRS withholding rules, unless you elect a different option below. Tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excluded from gross income. This withholding procedure may result in excess withholding on the payments. If you elect to have no federal taxes withheld from your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You understand that your below election will remain in effect until such time as you make a different election with the Custodian. If neither box is selected, this will result in a default of 10% withholding.

I elect **NOT** to withhold federal income tax\*  Withhold \_\_\_\_\_% federal income tax (whole number between 1% to 100%) \*

See the attached Form W-4R Withholding Certificate for Nonperiodic Payments which has the **Marginal Rate Tables** and **“Suggestion for determining withholding”** instructions. You may use these tables and instructions to help you select the appropriate withholding rate. \*Generally, you can't elect less than 10% federal income tax withholding for payments to be delivered outside the United States and its possessions.

#### State Withholding

Your state of residence will determine your state income tax withholding requirements, if any. Those states with mandatory withholding may require state income tax to be withheld from payments if federal income taxes are withheld or may mandate a fixed amount regardless of your federal tax election. Voluntary states let individuals determine whether they want state taxes withheld. Some states have no income tax on retirement payments. Please consult with a tax advisor or your state's tax authority for additional information on your state requirements. If you are completing this form, your below election will remain in effect until such time as you make a different election in writing to the Custodian.

For Mandatory States Only:

For Voluntary States Only:

I elect NOT to withhold state income Tax  Withhold \$ \_\_\_\_\_ or \_\_\_\_\_% state income tax

### 4. Signature(s), Taxpayer Identification Certification and Authorization

I authorize BlackRock Funds and the Custodian to make the above requested distribution from my Traditional, SEP, SIMPLE IRA, or qualified plan and use the distribution proceeds to purchase a conversion contribution into a Roth IRA. I certify that no tax or legal advice has been given to me by the Custodian, BlackRock Funds, or any agent of either of them, and that all decisions regarding the elections made on this form are my own. The Custodian may conclusively rely on this certification and authorization without further investigation or inquiry. I expressly assume responsibility for any adverse consequences which may arise from the election and agree that the Custodian, BlackRock Funds, and their agents shall in no way be responsible, and shall be indemnified and held harmless, for any tax, legal or other consequences of the election made on this form. I understand this conversion is irrevocable.



\_\_\_\_\_  
Signature of IRA owner, Power of Attorney, or

\_\_\_\_\_  
Title / Capacity (if any)

\_\_\_\_\_  
Date (mm/dd/yyyy)

**Questions?** Call us at **1-800-441-7762**, Monday through Friday between 8:00 AM and 6:00 PM ET or visit us online at [www.blackrock.com](http://www.blackrock.com).

**Not FDIC Insured | May Lose Value | No Bank Guarantee**

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**BlackRock**

Lit. No. ROTH-IRA-CONV-0124



# Roth IRA Conversion Request Form

## External – Convert from another Institution to BlackRock

**Use this form** to convert a Traditional, SEP, or SIMPLE IRA from another custodian to a BlackRock Roth IRA.

- ▶ **New Roth IRA:** This form will not establish a new account; to open a new Roth IRA with BlackRock, please complete & include the **BlackRock IRA Application**.
- ▶ For SIMPLE IRAs, there is a required two-year holding period after opening your SIMPLE IRA before you can convert.
- ▶ For 401(k), 403(b) & other qualified plans – do not use this form. Contact your plan administrator for instructions.

Send this application, along with any other required documents, to:

**Regular mail**

BlackRock Funds  
P.O. Box 534429  
Pittsburgh, PA  
15253-4429

**Fax: 844-569-5573**

**Overnight mail**

BlackRock Funds  
ATTN 534429  
500 Ross Street 154-0520  
Pittsburgh, PA 15262

**Questions?** Call us at **1-800-441-7762**, Monday through Friday between 8:00 AM and 6:00 PM ET or visit us online at [www.blackrock.com](http://www.blackrock.com).

### 1. Account Owner Information

First, please tell us about the account(s) that you wish to convert to a BlackRock Roth IRA:

Full name of IRA owner	Contact telephone number
Social Security number	BlackRock account number(s)
	Reference number (if applicable)

### 2. Conversion Investment Instructions

When your converted amount arrives, please tell us how to allocate the amount into your BlackRock Roth IRA.

- New Roth IRA: Follow the investment allocations provided on the attached BlackRock IRA Application
- Invest the proceeds using the allocation below to my BlackRock IRA, account number: \_\_\_\_\_

Please check the appropriate boxes and complete any required field. If you would like to fully allocate your conversion to one fund position, please indicate "100%" in the amount field. Due to market fluctuations, attempting to estimate an amount may result in a delay of your investment; please be aware of this when completing this section.

Fund Name	Share Class				Amount Per Fund	
	A	C	K	Inst	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
<b>Total = \$ _____</b>					or <u>100%</u>	

### 3. Current Custodian and Account Information

To avoid delays, contact your current custodian to verify their correct address and ask if they require a Medallion Signature Guarantee stamp on your signature. Please see the Participant Authorization section for an explanation of the Medallion Signature Guarantee. Please also attach your most recent statement, if possible.

\_\_\_\_\_  
Current custodian name

\_\_\_\_\_  
Contact telephone number

\_\_\_\_\_  
Street #

\_\_\_\_\_  
Street name

\_\_\_\_\_  
Reference number (if applicable)

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP Code

1) Current account number \_\_\_\_\_ Name of IRA Owner \_\_\_\_\_

Account Type:  Traditional/Rollover IRA  SEP IRA  SIMPLE IRA (after two-year holding period)

Amount to distribute:

Process a full liquidation of the account

Process a partial conversion of \$ \_\_\_\_\_ or \_\_\_\_\_ % of the account

2) Current account number \_\_\_\_\_ Name of IRA Owner \_\_\_\_\_

Account Type:  Traditional/Rollover IRA  SEP IRA  SIMPLE IRA (after two-year holding period)

Amount to distribute:

Process a full liquidation of the account

Process a partial conversion of \$ \_\_\_\_\_ or \_\_\_\_\_ % of the account

### 4. Tax Withholding Election (REQUIRED)

IRS regulations require the custodian or trustee of your IRA to withhold federal income taxes from the conversion distribution at the rate of 10% unless you elect not to have withholding apply. Withholding will apply to the entire amount of the conversion distribution, including the amount of any nondeductible contributions that may have been made to the IRA. You may not convert any portion of Required Minimum Distributions (RMDs). Please make an election:

**Important:** If you elect to have federal income taxes withheld, you may still invest the entire amount of the conversion distribution into your Roth IRA by using other assets to replace amounts withheld as a prepayment of federal income taxes.

Remember, if you use your IRA assets to pay taxes on the conversion distribution amount (either by liquidating additional shares or by not replacing amounts withheld for federal income tax), the IRA assets used to pay those taxes may be considered a premature distribution (if you are under the age of 59 ½) since they are not being converted into the Roth IRA or rolled over into another IRA and you could also be subject to a 10% early withdrawal penalty.

#### Federal Tax Withholding

Federal income tax will be withheld at the rate of 10% from any distribution, subject to the IRS withholding rules, unless you elect a different option below. Tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excluded from gross income. This withholding procedure may result in excess withholding on the payments. If you elect to have no federal taxes withheld from your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Select one of the following:

I elect **NOT** to withhold federal income tax\*  Withhold \_\_\_\_\_ % federal income tax (whole number between 1% to 100%) \*

See the attached Form W-4R Withholding Certificate for Nonperiodic Payments which has the **Marginal Rate Tables** and "**Suggestion for determining withholding**" instructions. You may use these tables and instructions to help you select the appropriate withholding rate.

\*Generally, you can't elect less than 10% federal income tax withholding for payments to be delivered outside the United States and its possessions.

## State Withholding

Your state of residence will determine your state income tax withholding requirements, if any. Those states with mandatory withholding may require state income tax to be withheld from payments if federal income taxes are withheld or may mandate a fixed amount regardless of your federal tax election. Voluntary states let individuals determine whether they want state taxes withheld. Some states have no income tax on retirement payments. Please consult with a tax advisor or your state's tax authority for additional information on your state requirements.

### For Mandatory States Only:

- I elect **NOT** to withhold state income Tax
- I elect to take \_\_\_\_\_% **in addition** to the Mandatory Withholding

### For Voluntary States Only:

- Withholding \$ \_\_\_\_\_ or \_\_\_\_\_% state income tax

**Current Custodian:** Please send the check(s), payable to **BlackRock or BNYM Custodian FBO (Client Name)** to:

#### Regular mail

BlackRock Funds  
P.O. Box 534429  
Pittsburgh, PA  
15253-4429

#### Overnight mail

BlackRock Funds  
ATTN: 534429  
500 Ross Street 154-0520  
Pittsburgh, PA 15262

#### Please include:

BlackRock Account # or Reference number

## 5. Signature(s), Taxpayer Identification Certification and Authorization

I authorize the current custodian or trustee of my IRA to distribute the amount(s) indicated for the purpose of converting them to a Roth IRA with BlackRock and to issue a check as indicated below. I understand it is my responsibility to insure the prompt conversion of assets by the current custodian or trustee. I understand that I am solely responsible for all tax consequences and agree that neither BlackRock nor their Custodian shall have responsibility for any tax consequences resulting from my instructions. I authorize BlackRock and BNY Mellon Investment Servicing Trust Company to process this request on my behalf.

I have read this form and understand and agree to be legally bound by the terms of this form. I also understand that the Custodian, BlackRock and their agents will rely on my instructions within this form when accepting my conversion contribution. I understand this conversion is irrevocable.

If the current custodian requires your signature in this section to be verified by a **Medallion Signature Guarantee\* stamp**, it may be placed in the box provided.



\_\_\_\_\_  
Signature of IRA Owner, POA or Responsible Individual for minor

\_\_\_\_\_  
Title / Capacity (if any)

\_\_\_\_\_  
Date (mm/dd/yyyy)

Place Medallion Signature Guarantee  
stamp here

\*Medallion Signature Guarantee Stamp and Signature (If required by your current custodian or transfer agent): An eligible guarantor is a domestic bank or trust company, securities broker/dealer, clearing agency or savings association that participates in a medallion program recognized by the Securities Transfer Agents Association. The three recognized medallion programs are the Securities Transfer Agents Medallion Program (known as STAMP), Stock Exchanges Medallion Program (SEMP), and the Medallion Signature Program (MSP). A notarization from a notary public is NOT an acceptable substitute for a signature guarantee.

**Questions?** Call us at **1-800-441-7762**, Monday through Friday between 8:00 AM and 6:00 PM ET or visit us online at [www.blackrock.com](http://www.blackrock.com).

**Not FDIC Insured | May Lose Value | No Bank Guarantee**

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# BlackRock®

Lit. No. ROTH-INTCONV-0424

**Substitute W-4R 2024 - Withholding Certificate for Nonperiodic Payments – For use with IRAs ONLY**

Where instructed to provide your withholding election on “line 2” use the space provided on the attached form under “Federal Income Withholding Election.”

**2024 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See below for more information on how to use this table.

Single or Married filing Separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

\*If married filing separately, use \$380,200 instead for this 37% rate.

**General Instructions:** Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

**Specific Instructions**

**Line 2 - More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables above to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other

withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See Example 1 below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See Example 2 below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700 is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter “13” on line 2.