



# 2025 W-4MNP, Minnesota Withholding Certificate for Retirement Account, Pension, or Commercial Annuity Payments

Note: This form is not required for certain nontaxable periodic payments and nonperiodic distributions, including:

- Designated Roth account distributions
- Qualified Roth IRA distributions
- Qualified Charitable Distributions (QCDs)

Complete Form W-4MNP so your plan administrator, financial institution, or other payer responsible for making your distributions can withhold the correct Minnesota income tax. Consider completing a new Form W-4MNP each year or when your personal or financial situation changes. If you do not complete this form and do not have a previous Form W-4MNP on file with your payer, they must withhold Minnesota taxes at a rate equal to 6.25% of the taxable payment or distribution.

First Name and Initial	Last Name	Social Security Number
Permanent Address		Claim or Identification Number (if any) of your Account or Contract <b>MNDCP</b>
City	State	ZIP Code

Note: The 2025 Minnesota Individual Income Tax rates and brackets are provided in the instructions on page 2 of the instructions.

### Withholding election for periodic payments:

- Default rate of 6.25%
- No withholding
- Other percentage (specify): \_\_\_\_\_
- Set dollar amount per periodic payment (specify): \_\_\_\_\_

### Withholding election for nonperiodic distributions:

- Default rate of 6.25%
- No withholding
- Other percentage (specify): \_\_\_\_\_
- Set dollar amount per distribution (specify): \_\_\_\_\_

**Sign here.** Give the completed form to your plan administrator, financial institution, or other payer responsible for making your distributions.

*I certify that all information provided is correct.*

Pension or Annuity Recipient Signature	Date	Daytime Phone Number
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## Form W-4MNP, Minnesota Withholding Certificate for Retirement Account, Pension, or Commercial Annuity Payments

Complete this form to request the percentage or amount of Minnesota income tax to be withheld from your taxable payments or distributions.

### What's new?

On May 24, 2023, legislation was enacted to allow recipients of retirement, IRA, pension, or commercial annuity payments to request Minnesota income tax withholding at any rate or amount they choose, including none. This simplified method does not require you to calculate allowances. If you already have a Form W-4MNP on file with your plan administrator, you do not need to complete this form unless you choose to do so.

### When should I complete Form W-4MNP?

Complete Form W-4MNP if you are a Minnesota resident and receive taxable payments or distributions from any of these:

- Employer deferred compensation plan (such as a 401(k))
- Pension plan
- Individual retirement plan
- Traditional IRA
- Commercial annuity

**This form is not required for certain nontaxable distributions, including designated Roth account distributions, qualified Roth IRA distributions, or Qualified Charitable Distributions (QCDs).**

For taxable periodic payments, complete Form W-4MNP when you begin receiving payments from a retirement account, traditional IRA, annuity, or pension, or if your personal or financial situation changes. Use this form to specify a dollar amount or percentage to be withheld or to elect to have no Minnesota income tax withheld from these payments. If you were already having Minnesota income tax withheld from payments you received, you do not need to complete a Form W-4MNP unless you want to adjust your Minnesota income tax withholding.

For taxable nonperiodic distributions, you must complete Form W-4MNP to set the withholding amount or percentage for your distribution or elect not to withhold on the distribution. You may complete a new form or elect out of withholding each time you request a nonperiodic distribution.

Generally, if you submit a federal Form W-4P or W-4R for federal income tax withholding, you should complete a new Form W-4MNP.

If you previously completed Form W-4MNP for the same institution, you may use the election from the previous Form W-4MNP by confirming the election with the institution. In this case, you would not need to complete a new Form W-4MNP.

**For this Form W-4MNP to be valid, you must enter your Social Security Number and sign the form. If this form is invalid or incomplete, the payer will withhold Minnesota income taxes equal to 6.25% of any taxable payment or distribution.**

### What are periodic payments and nonperiodic distributions?

Periodic payments are made in installments at regular intervals (such as quarterly, monthly, or annually) over a period of more than one year.

Nonperiodic distributions are payments not made at regular intervals, including on-demand IRA distributions.

### What if I receive multiple nonperiodic distributions?

This form is specific to the account or contract you identified above. If you have more than one account or contract with the financial institution or payer to which you are providing this form, complete a separate Form W-4MNP for distributions or payments from each account or contract.

### What if I have completed federal Form W-4P or Form W-4R?

You will still need to complete Form W-4MNP to specify your Minnesota income tax withholding, if you have not already done so. If you do not complete Form W-4MNP and provide it to the payer, the payer will withhold Minnesota income taxes equal to 6.25% of your payments or distributions.

### What if I choose to not have Minnesota income tax withheld?

Check the "No withholding" box and sign Form W-4MNP to validate it. Consider making estimated tax payments to avoid possible penalties and interest when you file your Minnesota income tax return. If you do not check the "No withholding" box, or specify a withholding percentage or amount, the payer will withhold Minnesota income taxes equal to 6.25% of any taxable payment or distribution.

## Income Tax Rates

Below are the 2025 Minnesota Individual Income Tax rates and brackets.

Rate	Married Filing Jointly		Married Filing Separately		Head of Household		Single	
	Minnesota taxable income more than	But not more than	Minnesota taxable income more than	But not more than	Minnesota taxable income more than	But not more than	Minnesota taxable income more than	But not more than
5.35%	\$0	\$47,620	\$0	\$23,810	\$0	\$40,100	\$0	\$32,570
6.80%	\$47,620	\$189,180	\$23,810	\$94,590	\$40,100	\$161,130	\$32,570	\$106,990
7.85%	\$189,180	\$330,410	\$94,590	\$165,205	\$161,130	\$264,050	\$106,990	\$198,630
9.85%	\$330,410	-	\$165,205	-	\$264,050	-	\$198,630	-

## Use of Information

All information on Form W-4MNP is private by state law. It cannot be given to others without your consent, except to the IRS, to other states that guarantee the same privacy, or by court order. Your name, address, and Social Security Number are required for identification. We ask for your phone number so we can call if we have questions.

## Questions?

- Website: [www.revenue.state.mn.us](http://www.revenue.state.mn.us)
- Email: [withholding.tax@state.mn.us](mailto:withholding.tax@state.mn.us)
- Phone: 651-282-9999 or 1-800-657-3594

**Form W-4MNP Payer Instructions on next page.**

# Form W-4MNP Payer Instructions

## Form W-4MNP Requirement

If your recipient is a Minnesota resident and completes a federal 2024 Form W-4P or Form W-4R, they will need to complete 2024 Form W-4MNP to set the desired amount of Minnesota withholding for taxable distributions and payments. **Your recipient is not required to complete this form for certain nontaxable distributions, including designated Roth account distributions, qualified Roth IRA distributions, or Qualified Charitable Distributions (QCDs).**

## When does a recipient complete Form W-4MNP?

Recipients complete Form W-4MNP when they begin receiving taxable payments or distributions, or when their personal or financial situation changes.

If a recipient requests more than one taxable nonperiodic distribution from your institution, and you already have a Form W-4MNP on file, confirm with them whether they would like to use their previous election. If they choose to change their election, they must complete a new Form W-4MNP.

## How should I determine Minnesota withholding for a recipient that does not complete Form W-4MNP?

If a recipient already has a prior-year Form W-4MNP on file, you may use the allowances on their Form W-4MNP. Do not change withholding on distributions without requesting an updated Form W-4MNP. If a recipient has a federal Form W-4P or W-4R on file from tax year 2017 or prior, you may use the allowances on their federal Form W-4P or Form W-4R. Otherwise, withhold Minnesota tax at a rate of 6.25% of the taxable distribution only if you have been unable to obtain a Form W-4MNP from the recipient.

Prior to May 24, 2023, if you provided the option to withhold Minnesota income tax on distributions as shown on Form W-4MNP, you may be able to continue following the recipient's previous election. Do not change any existing withholding arrangement unless the recipient directs you to do so.

If the recipient	Then
Chose to have tax withheld	You may use the allowances the recipient determined on a prior-year Minnesota Form W-4MNP. Do not change any existing withholding arrangement without contacting the recipient.
Chose not to have tax withheld	You do not need to withhold for the recipient.
Did not choose either way	You must ask the recipient to complete Form W-4MNP to choose their withholding amount or percentage.

## What is an invalid Form W-4MNP?

Form W-4MNP is considered invalid if any of these apply:

- There is any unauthorized change or addition to the form, including any change to the language certifying the form is correct.
- The recipient indicates in any way that the form is false by the date the recipient provides you with the form.
- The form is incomplete or lacks a Social Security Number and required signatures.

## What if I receive an invalid form?

Do not use the invalid form to calculate Minnesota income tax withholding. Have the recipient complete and submit a new Form W-4MNP. If the recipient does not give you a valid form, and you have a prior-year Form W-4MNP from them, use the prior-year form to calculate their withholding.

If the recipient does not complete a valid Form W-4MNP for a taxable payment or distribution, withhold taxes at a rate of 6.25% of the taxable payment or distribution.

## Does the department accept substitute forms?

You may use an equivalent substitute form, but it must include all the election options from Form W-4MNP. Keep all Forms W-4MNP or equivalent documents with your records.

Financial institutions are not required to use this revised Form W-4MNP before January 1, 2025.