## **IRS and RSA Retirees**

You have the right to choose not to have federal income tax withheld from your periodic pension payments or to change your previous withholding election. If you wish to change your federal income tax withholding election for your retirement benefit payments, you may submit a new withholding certificate available on RSA's website <u>www.rsa-al.gov</u>, or you can log in to Member Online Services (MOS) and select the "Tax Information" section, which has an option to "Change Withholding."

Please note that if you elect not to have withholding applied to your periodic pension payments or do not have enough federal income tax withheld from such payments, you may be responsible for federal income tax payments. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.