

**Municipal Employees' Retirement System of Michigan**

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Alternate Payee (Former Spouse) Benefit Application

The MERS Plan Document provides that the right of an individual to a retirement allowance is subject to a Domestic Relations Order entered pursuant to MCL 552.18, MCL 38.1684(2), and the Eligible Domestic Relations Order (EDRO) Act, 1991 PA 46.

Please print • Retain a copy for your records

1. Information about you (alternate payee/former spouse)

Last name*	First name*	MI	Social Security Number*
Mailing address*			Date of birth (mm/dd/yyyy)*
City*	State*	Zip code*	Daytime contact phone (area code and number)
Email address			

2. Information about participant (MERS member)

Participant last name*	Participant first name*	Participant MI
Date of birth (mm/dd/yyyy)*	Last 4 digits of participant SSN*	

3. Banking information

Primary account

Amount of deposit* <input type="checkbox"/> All <input type="checkbox"/> Partial \$ _____	Type of account* <input type="checkbox"/> Savings account <input type="checkbox"/> Checking account
Financial Institution name*	Phone number (with area code)*
ABA routing number (9 digit)*	Account number* (do not include check number)

Secondary account: If you chose a partial payment above, the remainder of your pension payment will be directly deposited into a secondary account. Please provide that account information below.

Type of account <input type="checkbox"/> Savings account <input type="checkbox"/> Checking account	
Financial Institution name	Phone number (with area code)
ABA routing number (9 digit)	Account number (do not include check number)

MERS will deposit your monthly pension by direct deposit into the designated financial institution(s) as specified above. MERS reserves the right to recover money electronically deposited in your account in error, either by adjusting the account or withholding from future payments. We will notify you in writing if adjustments are being made. Please notify any joint account holder(s) of the obligations to repay any overpayment to this account if the overpayment is not repaid by the financial institution.

* Required field

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Participant's last name* (please print clearly)

Participant's last four digits of SSN*

4. Michigan income tax withholding

- ☐ Check this box if your payments are **not taxable** or you wish to **opt out of default withholding**.
NOTE: Opting out may result in a balance due on your MI-1040 which may be subject to additional penalty and/or interest.

State filing status:

☐ Single ☐ Married ☐ Married, but withhold at "Single" rate

If you did not opt out of withholding, you *must* select one of the options below to have withholdings applied at the standard amount.

Enter number of **exemptions**, if desired (this will reduce the amount withheld for taxes): _____

- ☐ You (or your spouse if filing jointly) were born **1946 through 1966**. Withholdings will be based on current deduction amount of benefits over \$48,030 if single; over \$96,060 if filing jointly (for 2025 tax year).
- ☐ Withhold based on the full taxable portion of your pension benefit.

Click or scan this code to see how the pension deduction phase-in will impact future years.



OPTIONAL

Enter **ADDITIONAL percentage** or **dollar amount**, if any, you want withheld from each pension payment.

This amount will be IN ADDITION to the withholding calculated by your selections above: _____ % **OR** \$ _____ .00

5. Federal income tax withholding

Detailed instructions for Steps 1-4 of the Federal Tax section can be found on the following pages.

Step 1. Federal Filing Status: ☐ Single or Married filing separately ☐ Married filing jointly or Qualifying surviving spouse
☐ Head of household (Check only if you're unmarried and pay more than half the costs of keep up a home for yourself and a qualifying individual.)

TIP: Consider using the estimator at www.irs.gov/W4App to determine the most accurate withholding for the rest of the year if: you are completing this form after the beginning of the year; expect to receive your payments only part of the year; or have changes during the year in your marital status, number of pensions/jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs or pension/annuity payments), deductions, or credits. Have your most recent payment statements/pay stubs from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.

Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Section 9. See the pages following the application for more information on each step, when to use the estimator at www.irs.gov/W4App, and how to elect to have no federal income tax withheld (if permitted).

Step 2: Income From a Job or Multiple Pension Annuities (Including a Spouse's Job or Pension/ Annuity)

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity.

Do **only one** of the following:

- (a) Use the estimator at www.irs.gov/W4App for most accurate withholding for this step (and Steps 3-4). If you or your spouse have self-employment income, use this option; or
- (b) Complete the items below.
- (i) If you (or your spouse) have one or more jobs, enter the total taxable annual pay from all jobs, plus any other income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b). Otherwise, enter "-0-" ➤ \$ _____
- (ii) If you (or spouse) have another pension/annuity that pays less annually than this pension, enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter "-0-" ➤ \$ _____
- (iii) Add the amounts from items (i) and (ii) and enter the **total** here ➤ \$ _____
- ➤ \$ _____

TIP: To be accurate, submit an IRS Form W-4P for all other pensions/annuities if you haven't updated your withholding since 2021 or this is a new pension that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019.

If (b)(i) is blank and this pension/annuity pays the most annually, complete Steps 3-4(b) in this Section. Otherwise, do not complete Steps 3-4(b) in this Section.

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Participant's last name* (please print clearly)

Participant's last four digits of SSN*

Step 3:

If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):

Claim Dependent and Other Credits

Multiply the number of qualifying children under age 17 by \$2,000 ...► \$ _____

Multiply the number of other dependents by \$500► \$ _____

Add other credits, such as foreign tax credit and education tax credits ...► \$ _____

Add the amounts for qualifying children, other dependents, and other credits and enter the total here **3** \$ _____

Step 4 (optional):

Other Adjustments

(a) **Other income (not from jobs or pension/annuity payments).** If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends **4(a)** \$ _____

(b) **Deductions.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on the bottom of the last page and enter the result here **4(b)** \$ _____

(c) **Extra withholding.** Enter any additional tax you want withheld from **each payment** **4(c)** \$ _____

6. Certification

"I certify that I am the Alternate Payee, pursuant to the domestic relations order filed with MERS, of: _____, Participant's name

a MERS participant or former participant. I hereby request to commence receiving the benefit assigned to me by the domestic relations order.

I understand that benefit payments will begin the first day of the month following the month in which MERS received this Application and all required documentation or, if later, the first day of the month following the month in which Participant first becomes eligible for benefits. I understand that once my first payment has been issued by MERS, my decision to begin receiving benefits is irrevocable.

I understand that if I am electing to receive benefits before Participant does, my benefit can be paid only in the Single Life Annuity form, actuarially reduced based on my life expectancy, which will be payable for the remainder of my life and end upon my death. I understand that my benefit may be actuarially reduced due to early payment or for other reasons, and that I fully understand and agree to my benefit calculation.

Note: This application is not valid if it is submitted to MERS more than two months prior to the Participant's earliest retirement date.

Signature of alternate payee (former spouse)*

Date (mm/dd/yyyy)*

You can submit this form online!



If you already have a myMERS account, you can upload this form online. Select your "MERS DB Monthly Pension", click on the Account Summary in the Quick Links and then select **File Upload** in the upper right corner to easily and securely submit completed forms.

You may also send completed form to:

MERS of Michigan

1134 Municipal Way
Lansing, MI 48917

Fax: 517.703.9706

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General Instructions for Federal income tax withholding

This section replicates information on *IRS Form W-4P* and serves as a substitute for that form. It is required by the IRS to be included in its entirety with this form. For additional information, go to www.irs.gov/FormW4P.

Purpose of this section is to withhold the correct amount of federal income tax from your MERS Defined Benefit pension. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (monthly) over a period of more than 1 year. For more information on withholding, see *IRS Pub. 505, Tax Withholding and Estimated Tax*.

Choosing not to have income tax withheld. You can choose not to have federal income tax withheld from your payments by writing "No Withholding" on this form in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its territories.

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. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new *IRS Form W-4P*.

When to use the estimator. Consider using the estimator at www.irs.gov/W4App if you:

1. Have social security, dividend, capital gain, or business income, or are subject to the Additional Medicare Tax or Net Investment Income Tax; or
2. Receive these payments or pension and annuity payments for only part of the year.

Self-employment. Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, use the estimator at www.irs.gov/W4App to figure the amount to have withheld.

Payments to nonresident aliens and foreign estates. Do not use this form. 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, write "No Withholding" in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions for Section 5 – Federal income tax withholding

Step 1. Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

Step 2. Use this step if you have at least one of the following: (1) income from a job or more than one pension/annuity, and/or (2) a spouse (filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2(b).

Example 1. Taylor, a single filer, is completing this form for a pension that pays \$50,000 a year. Taylor also has a job that pays \$25,000 a year. Taylor has no other pensions or annuities. Taylor will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii). If Taylor also has \$1,000 of interest income, which they entered on Form W-4, Step 4(a), then they will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). They will make no entries in Step 4(a) on this form.

Example 2. Casey, a single filer, is completing this form for a pension that pays \$50,000 a year. Casey does not have a job, but receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Casey will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii). If Casey also has \$1,000 of interest income, then they will enter \$1,000 in Step 4(a) of this form.

Example 3. Sam, a single filer, is completing this form for a pension that pays \$50,000 a year. Sam does not have a job, but receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Sam will not enter any amounts in Step 2.

If Sam also has \$1,000 of interest income, they won't enter that amount on this form because they entered the \$1,000 on this form for the higher paying \$75,000 pension.

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Example 4. Alex, a single filer, is completing this form for a pension that pays \$50,000 a year. Alex also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Alex will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Alex also has \$1,000 of interest income, which they entered on Form W-4, Step 4(a), they will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). They will make no entries in Step 4(a) of this form.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.

CAUTION:

Multiple sources of pensions/annuities or jobs. If you (or if married filing jointly, you and/or your spouse) have a job(s), or a different pension/annuity that pays higher than this MERS pension, do NOT complete Steps 3 through 4(b) in this section. Instead, complete Steps 3 through 4(b) on IRS Form W-4P for the job or highest paying pension/annuity.

If you (or if married filing jointly, you and/or your spouse) do not have a job or a higher paying pension/annuity, complete Steps 3 through 4(b) on this form for only this MERS pension.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see *IRS Pub. 501, Dependents, Standard Deduction, and Filing Information*. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see *IRS Form 1040-ES, Estimated Tax for Individuals*.

Step 4(b). Enter in this step the amount from the [Deductions Worksheet](#) (bottom of the last page), line 6, if you expect to claim deductions other than the basic standard deduction on your 2025 tax return and want to reduce your withholding to account for these deductions. This includes itemized deductions, the additional standard deduction for those 65 and over, and other deductions such as for student loan interest and IRAs.

Step 4(c). Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe.

Note: If you don't provide any information in this Section 5, then MERS will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a new [IRS Form W-4P](#), including this substitute Form W-4P.

Deductions Worksheet

(see Federal Income Tax Withholding section – Step 4(b))

- 1** Enter an estimate of your 2025 itemized deductions (from Schedule A (IRS Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income ► \$ _____
- 2** Enter:

[• \$30,000 if you're married filing jointly or qualifying widow(er)]
	• \$22,500 if you're head of household	
	• \$15,000 if you're single or married filing separately	

 ► \$ _____
- 3** If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-" ► \$ _____
- 4** If line 3 equals zero, and you (or your spouse) are 65 or older, enter:
- \$2,000 if you're single or head of household
 - \$1,600 if you're married filing separately
 - \$1,600 if you're a qualifying widow(er) or you're married and one of you is under age 65
 - \$3,200 if you're married and both of you are age 65 or older
- Otherwise, enter "-0-". See *IRS Pub. 505* for more information ► \$ _____
- 5** Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (IRS Form 1040)). See *IRS Pub. 505* for more information ► \$ _____
- 6** **Add** lines 3 through 5. Enter the result here and in **Step 4(b)** in Section 5 - Federal income tax withholding ► \$ _____