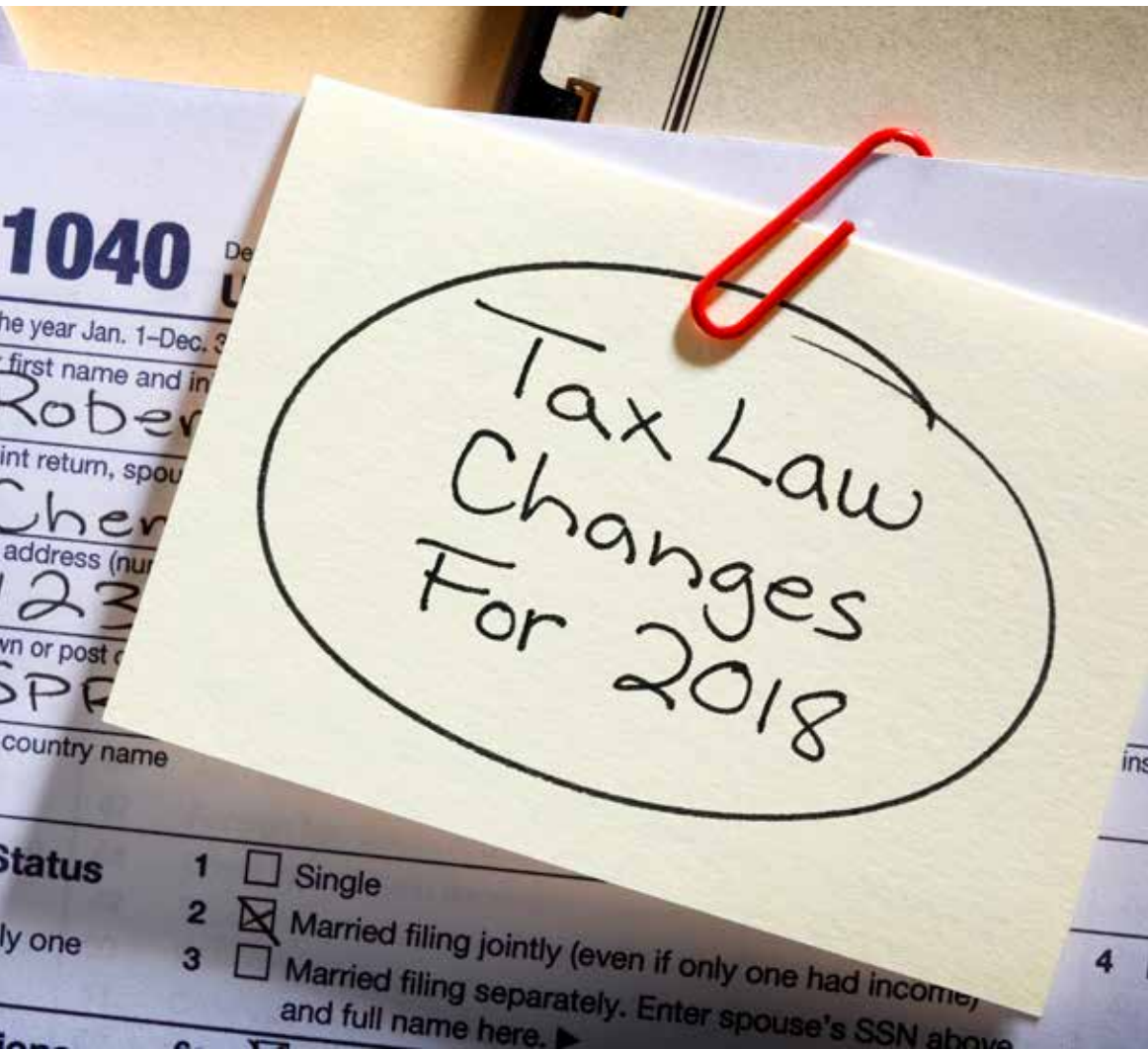
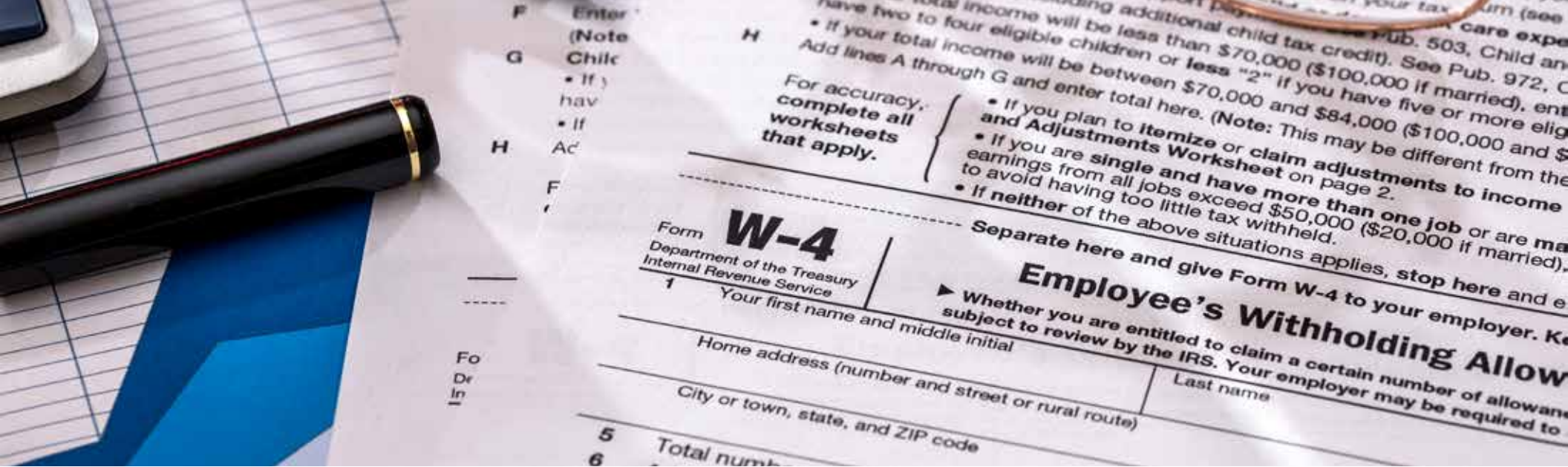




How the new tax law impacts your withholding



It's always a good idea to revisit your W-4 form at least annually, preferably at the beginning of the financial year, to make sure your withholding allowances still meet your personal financial situation and tax planning objectives. That best practice is more important than ever this year.



On January 11, in response to the recently enacted Tax Cuts and Jobs Act of 2017, the IRS has released updated income-tax withholding tables for 2018. The new tables show how much employers should withhold from employees' wages based on major changes made by the new tax law, and are designed to work with the existing W-4 forms that employees have already filed.

You are encouraged to review the 2018 tax tables or consult with your tax advisor about how changes in the new tax law may impact your withholding. This could help you avoid having too much or too little taken from your pay check.

The IRS is currently revising Form W-4 and the withholding tax calculator on IRS.gov to reflect additional changes resulting from the new law. Once the revised Form W-4 and federal tax calculator are available later this year, you can use them to update your withholding in response to the new law, changes in your personal circumstances in 2018, or if you are starting a new job.

You can find more information on the [IRS Withholding Tables Frequently Asked Questions](#) website.