IIMBC

THE ACCOUNT
EXECUTIVE PROGRAM

A trusted name. A thoughtful introduction.

For professionals whose relationships are built on trust.

SALES & RELATIONSHIP MARKETING

An established network.
A respected lending resource.
A new way to work together.

Your Future, Funded.

Samuel Isaza

PRESIDENT & CEO | IIMBC

Your relationships. Our lending expertise.

People already come to you when something matters.

You have spent years building a network and earning its trust. IIMBC is hiring sales and relationship-marketing professionals who can bring that credibility to a focused role alongside their existing work.

Represent IIMBC through approved marketing, thoughtful introductions and optional group gatherings. Our licensed lending team handles the financing conversation and follow-through, so your role can remain centered on the relationship.

Professional practices	Attorneys, accountants, financial advisors and insurance professionals with established client relationships.
Real estate relationships	Realtors and other approved professionals who want a reliable lending resource for the people they serve.
Employer communities	Business owners who want to offer employees voluntary access to homeownership education and lending expertise.

Participation is reviewed for the professional role, firm permissions, client obligations and lawful compensation arrangement. Your existing practice remains your own.

THE BRAND, IN EVERYDAY LIFE

Part of your everyday.

A well-made duffel. Your morning coffee. The notebook you take into a meeting.

IIMBC-branded accessories put our name naturally into your day. Request approved items for your own use as part of representing the brand, with selected items available for appropriate client distribution.

IIMBC coordinates item selection, quantities and delivery. Requests are reviewed individually; there is no discretionary spending account. Client items follow the approved distribution policy.

Illustrative merchandise concepts. Actual items and availability are confirmed with each request.

Bring the right people together.

Some conversations are better shared.

If several clients or employees would benefit from IIMBC's lending expertise, request a luncheon, conference-room brunch or other group introduction. Participation is optional.

Tell us who the gathering is for and what they would like to understand. IIMBC reviews the request, coordinates the approved arrangements and supplies the lending presenter.

Approved events are company-coordinated and company-paid. Please request approval before making commitments. Events and items are never offered in exchange for referrals.

The partner dashboard is your AE dashboard.

A simple place to find what you need and ask IIMBC to arrange the rest.

Marketing	Approved digital pieces, printable materials and shareable company information.
Program information	Your role guide, approved plan, current policies and the right IIMBC contact.
Swag requests	Request items for personal branding or an approved client distribution purpose.
Luncheon requests	Suggest a date, audience, topic and approximate group size.
Group event requests	Plan an employee session, client gathering or another approved introduction.
Request status	See what is submitted, being reviewed, approved, scheduled or fulfilled.

The program uses the partner portal as its planned AE workspace. Enabled modules and the interim request contact are confirmed at onboarding.

A name behind the relationship.

Led by Samuel Isaza, President & CEO, IIMBC brings more than 25 years of mortgage industry experience to the conversations your clients entrust to us.

25+

YEARS IN THE
MORTGAGE INDUSTRY

Samuel Isaza

PRESIDENT & CEO | NMLS 463930

You introduce. We take it from there.

A client is interested.

Use the approved process for your role. Obtain permission before sharing contact details and provide required compensation or professional disclosures.

A conversation begins.

For a cleared introduction, share necessary contact and scheduling information. IIMBC handles financing questions, application intake and financial documents.

IIMBC carries it forward.

Our lending team manages the process. Remain a familiar point of contact without reviewing credit, quoting terms or handling a loan file.

Clients choose their lender. Private financial information stays with authorized personnel. Employer-sponsored access is voluntary and never affects employment.

Only approved duties may be performed. Unlicensed status does not authorize mortgage origination or compensated solicitation outside the legally approved scope.

Clear terms. Room to grow.

A defined fee or a set basis-point rate.

The proposed compensation structure uses one method per eligible transaction: a fixed fee, or a fixed basis-point commission applied to the approved funded principal. Management records your terms in a signed schedule.

Fixed fee

The agreed dollar amount for each eligible transaction, subject to the written earning and payment conditions.

Set basis points

Funded principal x agreed basis points / 10,000. One basis point equals 0.01%.

A progression you can understand.

An approved performance schedule can increase your fee or basis-point rate for future eligible transactions. Thresholds, review periods and effective dates are written in advance, so the next level is clear.

This is a proposed W-2 arrangement, subject to genuine employment, applicable wage protections and written legal clearance of the actual duties and transaction-based pay. A professional license in another field or a W-2 does not authorize mortgage origination. No commission activates until the required legal basis is established.

Keep doing what you do best.

Give the people who trust you a thoughtful way to meet IIMBC.

Tell us about your business, the community you serve and how a lending relationship could help. We will review the fit, professional permissions and compensation structure with you.

info@iimbc.com

352.300.8145

MyLoanMyWay.com

Isaza International Mortgage Bankers Corp. | NMLS 1057678
Your Future, Funded.

Editorial imagery and merchandise are illustrative concepts. Enrollment and approved terms must be confirmed before participation.

PROFESSIONAL RELATIONSHIP PROGRAM

Tell us about your practice.

A limited, relationship-based role alongside your existing professional work. Complete the fields that apply. Do not include client names, tax returns, borrower files, Social Security numbers or bank details.

Full legal name

Application date

Email

Telephone

Business / employer / professional firm

Your role / title

Mailing address

City

State

ZIP

PROFESSIONAL COMMUNITY - SELECT ALL THAT APPLY

- [ ] Attorney
- [ ] Accountant / CPA
- [ ] Financial advisor
- [ ] Insurance professional
- [ ] Realtor
- [ ] Business owner / employer
- [ ] Other relationship business

Other business / community, if applicable

- [ ] I am legally authorized to work in the United States.

Equal employment opportunity. Contact the hiring manager for a reasonable accommodation during the application process.

EXPERIENCE, FIT & PROFESSIONAL PERMISSIONS

The relationships you serve.

Relevant professional experience / years in your field

Describe your client or employee community without identifying individuals

How would optional lending introductions or group education support that community?

Professional licenses / registration numbers / jurisdictions, or None

Firm, broker, employer or professional approvals needed / status

Outside compensation, referral arrangements or agreements that may create a conflict

Firm and professional permissions must be resolved before participation. Another professional license does not authorize mortgage origination. Do not submit confidential client information to demonstrate your network.

AVAILABILITY & CERTIFICATION

A thoughtful next step.

Preferred start date

Availability for occasional introductions / events

Where you expect to perform IIMBC work / states served

Professional reference - name / role / contact details (with permission)

- [ ] You may contact my current employer or firm now.
- [ ] Obtain my permission before contacting my current employer or firm.

Applicant acknowledgment

I certify that the information supplied is accurate to the best of my knowledge. I authorize verification of work history, credentials and references, subject to my current-employer election. A consumer report requires separate legally compliant disclosure and authorization; this application does not authorize one. Material misstatements may result in denial or lawful termination.

I understand that this application is not an offer of employment. No client introduction, transaction-based pay, spending authority or mortgage activity is authorized by applying. Participation requires the signed agreement, applicable professional permissions, training and written role clearance. I will not disclose information I lack authority to share.

Printed name

Date

Applicant signature - use PDF signing tool or ink

Return through the approved secure method. Payroll and work-authorization data are collected separately after an offer.

FLORIDA / W-2 SALES AND RELATIONSHIP MARKETING

Account Executive agreement

Counsel-review draft. Complete role authorization and compensation schedules before the corresponding activity begins.

Employee legal name

Agreement effective date

IIMBC supervisor / program contact

First authorized work date

Primary authorized work location / state (Florida unless approved)

Company notice address / compliance contact

1. Parties, purpose and consideration

Isaza International Mortgage Bankers Corp. (IIMBC or Company) employs the named individual as an Account Executive in sales and relationship marketing. An established professional network is a qualification for this role. Employment, lawful compensation and approved resources support these obligations. Schedules A through D are incorporated. No partnership, equity, exclusive territory or ownership of another person's client relationship is granted.

2. Employment and existing practice

Employment is at will: either party may end it at any time, subject to law. Employee may maintain a disclosed profession or business, subject to these duties and required permissions. No standing event commitments or daily sales quotas apply under this form. Company directs and supervises its assigned work, which must be recorded and paid lawfully.

3. Employee exception and scope approval

RESPA Regulation X, 12 CFR 1024.14(g)(1)(vii), permits an employer's payment to its own employees for referral activities. The parties intend actual employment. That exception does not itself establish compliance with Florida licensing or transaction-payment rules, Regulation Z or professional obligations. Schedule D identifies approved work. Schedule A separately activates any lawful transaction incentive. Work performed remains payable under section 22 even while the incentive plan is inactive.

A defined role. A clear handoff.

4. Assigned sales and marketing work

Within Schedule D, Employee may distribute Company-approved institutional marketing, build brand awareness within permitted professional networks, coordinate optional educational gatherings, maintain authorized business-contact records and arrange requested appointments. General marketing approval does not authorize individualized mortgage solicitation or advice. Company approves content, audience, channel and scripts; Employee follows the approved scope and directs financing questions to licensed staff.

5. Introductions and informed permission

Employee must identify the IIMBC employment relationship and provide required compensation and professional disclosures. Before sharing contact information, obtain and record lawful permission for the specified introduction and contact method. Participation and lender choice remain voluntary. Consumer-directed solicitation, recommendations or transaction-paid introductions require the applicable written scope and legal basis in Schedules A and D. An existing personal or professional relationship does not itself supply permission to transfer protected information or enroll someone in marketing.

6. Reserved activities for an unlicensed AE

Without a separately signed duty amendment and the required active license, registration or documented exemption, Employee may not solicit or offer to solicit mortgage loans; accept or offer to accept applications; recommend a mortgage product or lender based on a person's circumstances; assess credit, income or eligibility; quote, negotiate or lock rates, points, fees or terms; collect borrower financial documents as intake; promise approval; collect funds; or perform origination, underwriting, processing or closing functions. Company marketing approval cannot override these limits.

7. Authority, handoff and scope changes

Employee cannot bind Company, commit spending, hire subagents, pay referrers, alter approved advertising, share credentials, enter a new jurisdiction, raise investor capital or negotiate loan sales. Unexpected financial information must be secured and routed promptly to licensed staff without analysis. Stop and seek clarification when a request exceeds scope. A commercial or business-purpose label does not establish an exemption. Company may suspend unsafe or unauthorized activity immediately; changes to duties or earned compensation require the applicable written approval.

Use the approved introduction script in Schedule D. A script or job title alone does not determine whether licensing is required.

Protection begins at first receipt.

8. Company Opportunity and first receipt

A Company Opportunity is an identifiable financing matter or business relationship introduced, developed, received or serviced in Company work, using Company resources, or submitted to Company for business consideration. As between these parties, the resulting Company records are protected from first receipt by a Company officer, employee, authorized agent or system: email, CRM, application, portal, text, phone, voicemail, paper, meeting, event or any other medium. Receipt by Employee while acting for IIMBC counts; withholding a later CRM entry does not defeat protection. No funding or later acceptance is required for record confidentiality.

9. Records, work product and Company control

Company owns its lawful business records, CRM entries, correspondence, notes, campaign materials and assignable work-product rights created for it; Employee presently assigns those rights and will reasonably assist at Company expense. Company may lawfully contact, serve, reassign, retain or decline an opportunity, subject to consent, retention duties and third-party rights. Employee must not conceal, divert, sell, export, remove or competitively reuse Company records, including through an associate or another business, or withhold records over a pay dispute. Pre-existing tools and unrelated professional files are not assigned.

10. Evidence, attribution and duplicates

Record authorized contact, permission, source and assignment details by the end of the next business day. Preserve earliest reliable receipt, sender, date, channel and relevant communications; route urgent consumer issues promptly. Do not backdate, inflate, delete or duplicate records. Management determines attribution in good faith from contemporaneous evidence and Schedule A, provides a written explanation on request and corrects substantiated errors. A reassignment does not erase earned compensation. Record ownership, compensation attribution and post-employment restrictions are separate questions.

11. Pre-existing relationships and client choice

Employee retains the lawful existing practice and independently held relationships. Schedule B identifies relevant exclusions without supplying privileged files or proprietary databases. IIMBC does not acquire a client's unrelated legal, accounting, advisory, insurance or employment relationship. First receipt does not alone prove a substantial relationship for a restrictive covenant, transfer third-party ownership or create perpetual exclusivity. Defined active financing matters and Company information receive the protections in sections 12-20; consumer choice and lawful independent professional duties remain intact.

Confidentiality with clear duties.

12. Confidential Information and prior disclosures

Confidential Information includes nonpublic borrower and applicant data, contact needs, account strategy, pipeline, lender relationships, credentials, procedures, financial information and proprietary materials received for Company work, including during recruitment or preparation before this Agreement. These duties govern use and disclosure after execution. Excluded are information lawfully public without breach, lawfully known before disclosure, independently developed without Company information or lawfully received without confidentiality duties. General skill and experience remain Employee's own.

13. Restricted use and prompt incident reporting

Use information only for assigned work and disclose only what authorized persons need. Use approved systems, access controls and multifactor authentication. No personal forwarding, shared credentials, unauthorized exports, public AI uploads or personal cloud copies. Do not import privileged, tax, financial or employer records without lawful authority. Report suspected loss, misdirection, unauthorized access or misuse immediately, and in all events within 24 hours of discovery; preserve evidence. Company controls required notices, subject to protected reporting rights. Employee must not conceal an incident or undertake an unauthorized investigation.

14. Duration and required disclosure

Trade-secret duties last while trade-secret status exists; personal-information duties last as required by law; other confidentiality duties continue for three years after separation. For compelled disclosure, give notice when legally permitted, disclose only what is required and cooperate with protective measures at Company expense. The protected activities below need no Company permission or notice.

15. Protected rights and immunity notice

Nothing limits truthful government reports, agency participation, lawful whistleblowing, legal advice, reporting unlawful conduct, discussing wages or working conditions, protected concerted activity or lawful government awards. No nonwaivable right is waived. Under 18 U.S.C. 1833(b), an individual is immune from civil and criminal trade-secret liability for a confidential disclosure to a federal, state or local government official, directly or indirectly, or an attorney, solely to report or investigate a suspected legal violation; or a disclosure in a complaint or other document filed under seal. In a retaliation lawsuit for reporting a suspected violation, the individual may disclose the trade secret to counsel and use it in the proceeding if filings containing it are under seal and disclosure otherwise occurs only by court order. This does not authorize unlawful access.

NONSOLICITATION / NONCIRCUMVENTION

Protecting the work entrusted to us.

16. During employment

Employee will not use Company time, position, information or resources to divert Company financing opportunities, arrange competing financing outside Company, conceal side compensation or induce bypass of Company. Disclose actual competing activity and obtain written approval. Ordinary independent professional services and protected labor activity are not prohibited.

17. Defined post-employment restriction

For twelve months after separation, Employee will not solicit, induce or assist diversion of a Protected Relationship for competing mortgage financing, or circumvent Company to transfer a Protected Active Opportunity to another provider. This applies only to Florida mortgage business of the kind Company actually conducted and Employee materially worked on or learned material confidential information about in the preceding twelve months.

18. Protected interests and limits

A Protected Relationship is a specific customer, referral partner or prospective customer with whom Company had a demonstrable substantial relationship in that lookback period and with whom Employee had material business contact or about whom Employee obtained material Confidential Information. A Protected Active Opportunity is an identified financing matter actually pursued by Company at separation within such a relationship that Employee materially worked on or learned material Confidential Information about. Public directory entries and unqualified names are excluded.

19. Exceptions and professional duties

General untargeted advertising, ordinary social contact, lawful employment elsewhere and independently initiated business without prohibited solicitation, circumvention or misuse are permitted. Unrelated services in Employee's existing practice remain permitted. Schedule B exclusions control to their stated extent. These restrictions apply only to legally protectable interests under Florida section 542.335; they do not restrict a client's choice or require violation of professional duties.

20. Employee recruitment

For six months after separation, Employee will not use Company Confidential Information or a Company relationship to target a Company employee with whom Employee materially worked in the prior twelve months for a competing mortgage business. General recruitment, unsolicited applicants and protected concerted activity are excluded.

Pay, time and resource requests.

21. Transaction incentives and payment source

Schedule A selects one fixed fee or fixed basis-point rate and any prospective tiers. The genuine own-employee exception in Regulation X must be evaluated expressly. The signed release must also address actual duties, Florida licensing and fee restrictions, Regulation Z, professions, loan types and jurisdictions. IIMBC pays approved employment compensation through payroll to Employee. No assignment of pay to an outside firm, consumer-paid side fee, undisclosed third-party compensation or onward referral split is authorized. A separate lawful professional fee must be disclosed and cleared; an internal approval cannot legalize a prohibited arrangement.

22. Wage protection

Nonexempt status is the default. Record all compensable IIMBC time, including training, required meetings, work communications and travel where required. All work must be reported and paid even if overtime was not preapproved. Company pays applicable minimum wage each workweek, overtime and required regular-rate adjustments for commissions. Florida's general minimum wage is $15 per hour from September 30, 2026; later or higher applicable rates control. Mandatory wage payments are not recoverable advances.

23. No discretionary spending

There is no AE discretionary budget, expense account, purchasing authority or standing reimbursement entitlement. Submit swag, luncheon and group-event requests through the approved dashboard or interim channel. Company selects or approves items and vendors, coordinates arrangements and pays approved vendors directly. Do not place orders or promise benefits for Company. This policy does not override mandatory wage or expense protections.

24. Branded items and events

Company may approve personal-use branding items and specific client distributions. No item is guaranteed, redeemable for cash or earned by referral volume. Do not promise client gifts for applying, choosing IIMBC or closing. Approved client items follow a neutral distribution policy; no reward for referring others. Events are optional, independently reviewed and not conditioned on referrals. Company records taxable benefits where required. Personally gifted items need not be returned unless expressly issued as returnable property.

25. Outside practice, conflicts and changing facts

Disclose outside firms, professions, fiduciary duties and compensation; obtain required firm, employer, broker and client permissions before the affected activity. Do not use another business's restricted files or require anyone to use IIMBC. An employee's refusal of financing must have no adverse employment consequence. Promptly report changes in professional status, employment, required permissions or facts affecting eligibility; stop the affected activity until resolved. Company may verify relevant licenses and permissions through lawful means. A disclosure does not replace legal authority to perform or receive payment for an activity.

Clear rights. Practical remedies.

26. Separation, preservation and continuing duties

On request or separation, stop representing Company, transfer active matters and surrender Company records, credentials and returnable property. Within five business days complete Schedule C, identify data locations and delete unauthorized residual copies only after preservation clearance and any legal hold. Do not erase evidence. Company may revoke access immediately. Lawfully retained employment records and protected reports are permitted. Earned pay is not conditioned on a release or property return. Confidentiality, restricted use, defined post-employment covenants, accrued pay and remedies survive for their stated periods.

27. Remedies and enforceable protection

Florida law governs subject to controlling federal and nonwaivable law. Company may seek proven damages and lawful injunctive relief for breach, including diversion or misuse of confidential information. A court determines the prerequisites and any required security. Reasonable prevailing-party fees are available to the extent permitted, including section 542.335; statutory employee fee standards control statutory claims. No automatic penalty, wage forfeiture, bond waiver or prejudgment wage setoff applies. Narrow an overbroad restriction as Florida law requires; otherwise sever an unenforceable provision. Failure to enforce one breach does not waive a later breach absent a signed waiver.

28. Forum, notices and entire agreement

Unless nonwaivable law provides otherwise, disputes belong in state courts in the Florida county of Employee's primary authorized Company work location, or the encompassing federal district if jurisdiction exists. Agency complaints remain available. Written notices go to the designated contact/address, updated by written notice; service of process follows law. This Agreement and completed schedules supersede prior discussions on these subjects. Amendments require both parties' signatures. Policies may change prospectively but cannot reduce earned pay. Company may assign to a successor acquiring the relevant business; Employee's personal duties are not assignable.

29. Priority, execution and continuing review

Law controls, then this signed Agreement and its completed schedules, then approved policies. Brochure or dashboard statements do not override these terms or activate an unapproved pay plan. Correct dashboard errors from source records; administrative delay does not forfeit wages. Electronic counterparts and signatures are permitted by law. Schedule D supplements role boundaries and cannot expand regulated activity without the required legal basis. The parties must complete all referenced attachments; employment execution and transaction-pay activation are distinct decisions.

The additional operating provisions on page 15 and Schedule D on page 16 are incorporated. Page 17 is a management review aid, not an additional employee covenant.

MANAGEMENT COMPLETES / SCHEDULE A

Select the compensation method.

Employee

Plan effective date

SELECT ONE METHOD - NO AUTOMATIC STACKING

☐ Fixed fee per eligible funded transaction

Fee amount ($)

☐ Fixed basis points on eligible funded principal

Rate (basis points)

Uniform minimum per transaction, or None

Uniform maximum per transaction, or None

Attribution share % (default 100%)

Workweek start day / time

Payroll frequency / payday / cutoff

Eligible loan scope / states / attribution exceptions (attach if needed)

☐ Nonexempt - default; record all compensable IIMBC work

☐ Exempt only with attached duty-specific legal analysis

Payroll administrator / wage-floor and overtime procedure reference

The selected fee or bps plan is conditional. No draw or discretionary spending is offered by this form. Commission-based payroll remains subject to all mandatory wage payments; a zero-closing week does not authorize unpaid work.

MANAGEMENT COMPLETES / SCHEDULE A

Performance progression.

☐ No performance tiers - the base fee or bps remains in effect

☐ Use the prospective quarterly progression below

Select one measure for all tiers. Thresholds are based on eligible funded transactions in the prior calendar quarter; approved rates apply to newly eligible introductions first received in the next calendar quarter. Existing introductions retain their locked rate.

☐ Number of eligible funded transactions ☐ Total eligible funded principal ($)

TIER	PRIOR-QUARTER THRESHOLD	FEE $ OR BPS
Base	Minimum count or volume	Use elected method only
Level 2	Minimum count or volume	Use elected method only
Level 3	Minimum count or volume	Use elected method only

First measurement quarter / first effective quarter

☐ Requalify each quarter; next-quarter tier follows the prior-quarter result

☐ Retain the highest achieved tier prospectively unless mutually amended

Base threshold must be zero and its rate must match the main election. Higher thresholds and rates must ascend. A blank retention election means quarterly requalification. Legal approval must cover all tiers. Rates cannot depend on pricing, product terms, lender choice, Company margin or their proxies.

What is earned, and when.

Calculation and locked rate

For the fee method: approved fixed fee x written attribution share. For bps: eligible funded principal x locked bps / 10,000 x attribution share. Apply any approved uniform minimum or maximum to the gross transaction amount before the share. Methods do not stack. The rate locks when the eligible introduction is first received while the plan is active. Later tier changes apply only prospectively.

Eligible introduction and transaction

The introduction must fall within the approved role and pay scope, include required permissions/disclosures, identify Employee contemporaneously and be accepted within the plan scope. A duplicate or pre-existing active Company matter earns no new attribution unless approved in writing. Each separately funded transaction must independently qualify; there is no perpetual right to compensation from an entire client relationship. No incentive accrues for unauthorized regulated conduct; mandatory wages for time worked remain payable.

Earning event and payroll

The incentive is earned when the eligible loan funds, Company receives its compensation and Employee has completed the assigned lawful work. Pay on the next regular payroll after the stated cutoff; payroll delay or missing internal paperwork does not forfeit earned wages. Company provides an itemized calculation and pays undisputed amounts on time. Mandatory wage and overtime payments are separate obligations and are not clawed back. Company must not manipulate assignment, receipt or termination to evade earned pay.

Corrections and separation

An identified pre-separation active matter for which assigned lawful work was completed remains eligible if it funds and Company is paid within 90 days after separation, subject to any longer right required by law. Earned amounts remain payable. No automatic chargeback for default or early payoff, no retroactive rate cuts and no deduction of swag, events or ordinary business costs. Correct proven errors only after itemized notice and any legally required authorization.

Questions and changes

Employee may request a calculation review within 30 days of a statement; this administrative target does not waive wage claims. Management reviews receipt evidence, permissions, assignment and locked rate and gives a written response. Changes require a prospective signed amendment. Suspected unlawful conduct triggers review and suspension of future activity, not automatic forfeiture of earned lawful wages.

Illustration only: a $750 fixed fee pays $750 at 100% attribution; 20 bps on $400,000 pays $800. Actual terms come only from the signed, activated schedule.

SCHEDULE A / TRANSACTION-INCENTIVE RELEASE

Approve the specific pay arrangement.

Default incentive status: HOLD. The genuine own-employee exception is recognized. Florida counsel must confirm the role and fee/bps plan. Incomplete or conflicting elections do not activate pay; select one status below. Management activates only the documented scope. Schedule D separately authorizes work.

- [ ] Actual duties, scripts and Schedule D match the approved scope
- [ ] Required license / registration is active, or specific exemption is documented
- [ ] Florida 494.001, 494.00115 and 494.0025(7) are addressed
- [ ] RESPA 1024.14(g)(1)(vii) own-employee basis and actual employment are documented
- [ ] Regulation Z status, fee/bps formula and all performance tiers are reviewed
- [ ] Outside-firm / professional permissions and disclosures are complete
- [ ] Work records, payroll, minimum wage and overtime process are established

Counsel / written approval reference / date

Approved conduct / loan categories / states / conditions (or named attachment)

- [ ] HOLD - transaction incentive remains inactive
- [ ] ACTIVATE - only the attached approved scope, effective below

Activation date

Authorized Company signer / signature

SCHEDULE B / PRACTICE & RESOURCES

Keep the relationship well defined.

Existing profession / business / firm

Approvals, conflicts, required disclosures and permitted outside work

Pre-existing relationship exclusions / exact reserved scope, or None (no privileged data)

No discretionary budget. IIMBC approves and arranges each request.

ACCESS & SUPPORT - CHECK WHAT IS APPROVED

- ☐ Partner dashboard as AE workspace
- ☐ Short role orientation / scripts
- ☐ Client items under approved policy
- ☐ Approved marketing / program information
- ☐ Personal-use branded items by request
- ☐ Optional luncheon / group-event requests

IIMBC program contact / licensed handoff contact

Enabled dashboard modules / activation dates / interim request channel

Employee and Company initials / date

Acceptance and execution

Both parties acknowledge the opportunity to review these terms and obtain independent advice. Schedules A, B and D and their referenced attachments must be completed; Schedule C is completed on departure. Sections 1-34 and Schedules A-D form the agreement. Page 17 is a management review aid. Employment execution does not activate an unapproved incentive plan.

EMPLOYEE

Printed name

Date

Employee signature - PDF signing tool or ink

IIMBC AUTHORIZED REPRESENTATIVE

Printed name / title

Date

Company signature - PDF signing tool or ink

List attachments: duty scope / compensation approval / permissions / exclusions

Typed-name fields are not digital-signature certificates. Use an appropriate electronic-signature process or sign in ink. Keep the completed agreement and every incorporated attachment together.

SCHEDULE C / COMPLETE AT SEPARATION

An orderly handoff.

Employee

Last work date

- [ ] Active matters and pending communications handed off
- [ ] Company records preserved and delivered
- [ ] Returnable devices / property returned; personal gifts identified separately
- [ ] Portal access and shared permissions disabled or reassigned
- [ ] Residual copies identified; deletion follows legal-hold clearance
- [ ] Final payroll and pending lawful incentives reconciled

Active file IDs / receiving employee / pending compensation

Data locations / returnable items / unresolved matters

Employee certifies this record is accurate to the best of their knowledge and no Company data is retained for competitive use. Identify any lawful retained records. This acknowledgment does not release wage claims or condition final pay.

Employee signature / date

Receiving manager signature / date

Represent the brand responsibly.

30. Approved communications and fair treatment

Use only current approved Company materials, channels and identifiers. Do not imply government endorsement, guaranteed credit, guaranteed approval or authority you do not possess. Send loan-specific questions to licensed staff. Marketing and event invitations must follow Company fair-lending and nondiscrimination policies. Do not discourage, exclude or steer people on a legally prohibited basis or use misleading testimonials.

31. Permission, outreach and records

Before outreach, follow the approved consent, do-not-call, suppression, identification and opt-out process for that channel. Forward revocations and stop requests immediately; do not continue prohibited contact. No purchased or scraped list, bulk campaign, autodialing, prerecorded/AI voice, ringless voicemail or call recording is authorized without written compliance approval and required legal consent. Permission for an introduction is not blanket permission for future marketing. Preserve the approved content, audience/source, permission and delivery records under Company retention and legal-hold instructions.

32. Accounts, brand and personal devices

Company-created or Company-funded business accounts, campaign assets, landing pages and allocated business numbers are controlled by Company. Keep administrators and recovery access in approved Company custody. Do not register a Company name, mark or confusingly similar domain for personal use. Personal professional accounts remain Employee's; identify any authorized Company use in Schedule D. On exit remove Company representation and transfer Company assets while preserving required records. Any approved personal device must segregate Company data; Company-data access or removal must be lawful and limited, without unrestricted access to unrelated personal content.

33. Supervision, complaints and truthful records

Complete role training and report all IIMBC work time. Cooperate truthfully with lawful audits of Company business records and relevant permission evidence; do not falsify records or hide side arrangements. Send consumer complaints and suspected misconduct to the designated contact promptly, and in all events by the next business day; privacy incidents follow section 13. Do not make unauthorized settlements, admissions or promises on Company's behalf. These duties never restrict protected reports, legal advice, wage discussions or other rights preserved in section 15.

34. Company response and post-exit assistance

Company may withdraw a marketing approval, suspend a channel, limit access, reassign a matter or end employment when appropriate. Employee must stop the affected conduct and preserve evidence. Liability for an alleged breach requires the applicable legal basis and proof; ordinary business losses are not automatically shifted to Employee. Company pays legally required compensation and reasonable approved expenses for requested assistance after separation. No provision waives a nonwaivable right or authorizes retaliation.

SCHEDULE D / MANAGEMENT COMPLETES

Authorize the work, precisely.

Check only reviewed duties. Unchecked duties are not authorized. This schedule cannot permit regulated activity without the required license, registration or documented exemption. Transaction incentives also require Schedule A activation.

- [ ] Approved institutional advertising and brand communications
- [ ] Group education / luncheon logistics; licensed staff present financing content
- [ ] Requested scheduling, contact permission and approved administrative handoff
- [ ] Specific introductions / outreach only under the attached legal duty analysis

Exact duties / audience / states / restrictions / analysis reference

Approved script / materials / disclosure version and storage reference

Approved channels / accounts / permission and opt-out process

Supervisor / licensed handoff / incident contact

Training completed / date / reviewer

Work authorization effective date

Employee acknowledgment / date

Company authorization / date

Complete the legal review.

Prepared 23 October 2026. This draft strengthens the employment framework and operating controls. It is not a legal opinion or confirmation that every proposed activity or payment is permitted. Obtain individualized Florida mortgage-regulatory and employment review before execution and activation.

Employment and mortgage activity

Confirm the actual employing entity, supervision and duties; document the federal own-employee exception separately from Florida licensing, transaction-payment rules and Regulation Z. Identify each applicable exemption and its conditions.

Compensation and professional roles

Complete the fee/bps election, principal definition for unusual products, attribution, tiers, payroll timing and wage procedure. Review attorney, CPA, Realtor, insurance, adviser and employer conflicts individually; do not treat another professional license as a universal mortgage exemption.

Restricted relationships and implementation

Document the business interests supporting the 12-month, activity-limited restriction. Its duration is a drafting choice, not a statutory presumption of validity. Verify Schedule B exclusions, work location, notice details, signed authority and the consent / retention process.

PRIMARY AUTHORITIES

RESPA employee exception - 12 CFR 1024.14(g)(1)(vii)

Loan-originator definition and compensation - 12 CFR 1026.36

Florida licensing / fees - sections 494.001, 494.00115 and 494.0025

Florida restrictive covenants - section 542.335

Florida outreach / privacy - sections 501.059 and 501.171

Trade-secret immunity notice - 18 USC 1833(b)

Wage and overtime framework - U.S. Department of Labor

REVISED OPERATING MODEL

A relationship program, kept simple.

The intended participant

An established attorney, accountant, financial advisor, insurance professional, Realtor or business owner whose existing clients or employees may benefit from voluntary access to IIMBC. The individual keeps their existing practice. Do not present participation as automatically permissible for every profession or firm.

What IIMBC coordinates

IIMBC provides approved information, the licensed lending contact, underwriting/processing coordination through the lending team, and case-by-case support for approved swag and events. The AE does not take applications, assess borrowers or run the lending process. The partner dashboard is the AE dashboard; confirm modules actually enabled before promising access.

What is not part of this offering

No cold-call program, territory-building assignment, daily activity quota, required event schedule, guaranteed lead supply, discretionary budget, standing expense allowance or paid launch stipend. Required compensation for actual employment work still applies; these commercial choices do not remove wage obligations.

The unresolved launch issue

The requested fixed fee/bps for low-touch introductions is not presumed lawful for an unlicensed individual. Florida 494.001 and 494.0025(7), Regulation Z and RESPA must be evaluated together. Regulation X's own-employee exception does not resolve separate licensing or compensation restrictions. A paper employment label is insufficient. Keep transaction activity on HOLD until counsel establishes an actual lawful route. [1,2,4]

Individual professional review

Attorneys: privilege, loyalty, personal financial conflicts and firm ethics review. CPAs/tax professionals: independence, commission disclosures and tax-information restrictions. Advisors/insurance professionals: firm, fiduciary and outside-business rules. Realtors: broker policies and settlement-service conflicts. Employers: voluntary participation, no pressure and no access to employees' private loan information. Client consent cannot cure a prohibited arrangement. [9]

Execution sequence: review the role and pay -> resolve firm permissions -> complete and sign schedules -> payroll and work authorization -> short role training -> written release -> enabled access. No paid pilot before the legal release.

PAY MODEL / PERFORMANCE / PAYROLL

Keep progression objective.

Two methods, one selected arrangement

Choose a fixed dollar fee per eligible transaction or a fixed bps rate on eligible funded principal. Do not silently combine methods. Record scope, attribution, minimum/maximum if lawful, payroll timing and earning conditions. There is no draw election in this revision; statutory wage supplementation remains. [1,4,6,7]

Prospective performance progression

Use the same elected method throughout the tier schedule. The standard form measures prior-quarter eligible funded count OR total eligible funded principal, then applies the resulting rate to new eligible introductions in the next quarter. Lock the rate at first eligible receipt; retain that rate for the matter. Thresholds cannot depend on price, product terms, margin or lender choice. Counsel must approve the full scheme before activation. [4]

Worked examples - illustration only

At 100% attribution, a $750 fee produces $750. At 20 bps, $400,000 x 20 / 10,000 = $800. A later legally approved 25-bps tier produces $1,000 on a new eligible $400,000 transaction. At a 50% documented attribution share, that last example is $500. These figures do not populate any employee's agreement.

W-2 administration is real employment

Set a workweek, time-entry method, payroll administrator and wage-floor process. Record short calls, messages, required training and other compensable work. Default to nonexempt classification unless a duty-specific exemption is established. Reconcile commissions into overtime when required. Do not treat a zero-funding period as zero wages owed. [6,7]

Onboarding and official forms

Collect W-4 and complete the current I-9 through a secure payroll process; evaluate applicable Florida E-Verify and new-hire requirements. The W-2 remains included for employer year-end reporting, not applicant completion. Do not paper-file downloaded red Copy A with SSA; use authorized electronic filing or the proper scannable form. Keep sensitive payroll documents separate from client records. [10,11]

No health coverage, PTO, paid launch bonus, guaranteed earnings or other discretionary benefit has been added. Management must approve any later change in a separate written policy.

RESOURCE POLICY / COMPANY COORDINATION

Useful branding. Thoughtful events.

Personal-use swag

Issue branded items for ordinary personal use and brand visibility under a consistent written policy. Record item, recipient, purpose and whether gifted or returnable. Do not tie premium items to referral count or closed-loan volume. Review value and tax treatment. The own-employee payment rule is not a substitute for the mortgage and professional analysis. [2,3]

Items for clients

Require a stated distribution purpose, recipient category and quantity before approval. Do not reward clients for referring others, promise a gift for a loan application or closing, or subsidize another professional's ordinary business expenses. Company-branded items are not automatically permissible merely because they have a logo. Keep any lender-use consumer incentive outside this general swag policy and separately reviewed. [2,3]

Luncheons and group introductions

Optional gatherings may serve clients, employees or mixed audiences. Obtain purpose, agenda, expected attendees, location, licensed presenter and cost review before inviting or booking. Review whether any attendee is a settlement-service referral source and whether the event defrays an expense they would otherwise incur. No referral quota, exchange or mandatory continuing-education subsidy. Retain approvals, agenda, invitations, invoices and attendance. [2,3]

Request fulfillment

Workflow: submitted -> review / information needed -> approved -> scheduled or ordered -> fulfilled -> closed. IIMBC handles vendor commitments and payment. The AE may suggest preferences but may not incur costs. Record any change in audience, purpose or cost for renewed review. Approval is event-specific, not an annual spending entitlement.

Employee homeownership access

Describe the employer offering as voluntary access to education and a lending contact. No guaranteed approval, employer-funded financial benefit or preferential loan terms are promised. Borrowers communicate privately with IIMBC. Give employers only aggregate participation information that cannot identify a borrower's finances, unless separate lawful authority supports a specific disclosure.

FILLABLE REQUEST / MANUAL DASHBOARD FALLBACK

Request branded items.

AE / business / contact

Requested items and quantities (preferences only)

☐ Personal-use branding

☐ Client distribution

Purpose / recipient category / proposed distribution method

Preferred delivery address / timing (no borrower financial data)

Submitting this form does not authorize an order or promise an item. IIMBC confirms approved selections and arrangements. Do not tie items to applications, closings, referral volume or referring other people.

IIMBC USE

☐ Approved as specified

☐ More information / declined

Approved items / conditions / approver and date / fulfillment owner

FILLABLE REQUEST / MANUAL DASHBOARD FALLBACK

Request a shared conversation.

AE / business / contact

☐ Luncheon / brunch ☐ Other group event

Purpose / audience needs / preferred topic

Audience composition, approximate count and any referral-source attendees

Preferred dates / duration

Location / virtual preference

Accessibility / dietary / logistics needs; no medical details

IIMBC reviews audience, agenda, presenter, venue, cost allocation and any gifts before commitments. No referral requirement or guaranteed approval. Client financial discussions move to private appointments.

☐ Approved subject to written conditions ☐ Pending / declined

IIMBC coordinator / licensed presenter / approval reference / conditions

INTERNAL RELEASE / RECORDKEEPING

Before the first introduction.

Program owner

Review date

- [ ] Written legal basis for actual duties and transaction pay is attached
- [ ] Required licenses, sponsorship or specific exemptions verified
- [ ] Profession / firm / employer permissions and client disclosures approved
- [ ] Agreement and compensation / performance / resource schedules complete
- [ ] Genuine employment, payroll, work records and applicable onboarding complete
- [ ] Short role training, privacy and prohibited-activity checks complete
- [ ] Dashboard access is limited; request routing and interim process work
- [ ] Source records, consent evidence, compensation locks and audit logs retained
- [ ] Swag and event policy implemented with individual approvals

Counsel review reference / approved scope / unresolved conditions

- [ ] HOLD - do not begin compensated introduction activity
- [ ] Release only the written legally approved scope

Authorized Company signature / date

PRIMARY SOURCES / REVIEWED OCTOBER 22, 2026

Authorities and implementation notes

The agreement is drafted for Florida review. These sources support the legal distinctions in this guide; they do not establish an exemption for any particular AE. Recheck law and professional rules before launch or a material change.

1. Florida Statutes 494.001; 494.0025

Definitions, unlicensed conduct and transaction payments.

Open official source

2. Regulation X, 12 CFR 1024.14

RESPA referral restrictions, genuine own-employee exception and promotional activity.

Open official source

3. CFPB RESPA FAQs

Fact-specific treatment of gifts, meals and educational events; no blanket small-gift safe harbor.

Open official source

4. Regulation Z, 12 CFR 1026.36

Originator status, referrals and compensation; overall-volume measures do not cure licensing defects.

Open official source

5. Florida Statutes 542.335

Written restrictions require legitimate interests and reasonable scope.

Open official source

6. FloridaCommerce: minimum wage

General Florida minimum wage $15 per hour effective September 30, 2026.

Open official source

PRIMARY SOURCES / CONTINUED

Payroll, privacy and professional review

7. U.S. Department of Labor: FLSA guide

Minimum wage, overtime, records and fact-specific exemptions.

Open official source

8. 18 U.S.C. 1833(b)

Trade-secret whistleblower immunity and notice.

Open official source

9. Florida Statutes 473.3205

CPA commission/referral restrictions and written-disclosure requirements.

Open official source

10. USCIS Form I-9; Florida Statutes 448.095

Employment verification and applicable E-Verify obligations.

Open official source

11. IRS Forms W-4 and W-2

W-4 is employee withholding; W-2 is employer wage reporting. Official 2026 forms follow.

Open official source

For attorney, adviser, insurance and real-estate participants, obtain individualized review of current professional rules and firm policies. A general mortgage-program agreement cannot pre-clear all outside practices. Evaluate tax-information restrictions, consumer privacy, consent, fair lending and applicable solicitation laws for the actual workflow.

REVISED BRIEF / MANAGEMENT WORKING DOCUMENT

A lighter role. A stronger connection.

Positioning

An established professional facilitates a permitted relationship between a willing client or employee and IIMBC. Existing practice comes first. IIMBC coordinates lending expertise, approved information and optional events. Transaction-based participation remains subject to individual legal clearance.

Confirmed design choices

Fixed transaction fee OR fixed basis-point commission; optional prospective performance progression; no discretionary spending; personal-use and approved client swag; optional company-coordinated luncheons and group events; partner dashboard reused as the AE dashboard.

Changes from the earlier recommendations

Remove paid launch stipends, territory building, cold-outreach expectations, sales auditions, discretionary operating allowances, recurring event quotas and a career-ladder emphasis. Do not add benefits or tools that have not been approved. Keep brief necessary orientation, actual-work records and professional permissions.

Implementation order

First establish lawful duties and transaction compensation for each participant. Then enable a simple request process, one coordinator and a clear handoff route. Publish the revised literature after confirming available items, event capacity, dashboard modules and signed terms.

The following pages are a design brief and 25 revised suggestions. They do not claim that portal functions have been built or that a proposed pay plan is legally activated.

PARTNER DASHBOARD = AE DASHBOARD

One workspace. Requests first.

Proposed navigation and workflow for the existing partner portal. This PDF is a specification, not a live dashboard.

Overview	IIMBC contact, access status, pending requests and latest program update.
Marketing	Approved pieces, permitted share links and a marketing-support request.
Program information	Role guide, signed pay plan, approved scope, policies and short training.
Swag	Personal or client purpose, requested items, quantity, delivery and status.
Luncheons	Audience, topic, preferred date, headcount, venue and IIMBC coordinator.
Group events	Employer sessions, client groups or other gatherings, with event-specific approval.
My requests	One timeline for comments, approval conditions, ordering, scheduling and fulfillment.
Compensation - optional	Private ledger and legally activated prospective tier information; no open borrower files.

Control design: AE sees only their own requests and necessary permitted status. IIMBC staff approve, commit costs and fulfill. No spending balance or autonomous ordering. Until modules are enabled, use the fillable request forms and designated secure channel in the management guide.

25 HIGH-VALUE IMPROVEMENTS / LITERATURE & FIT

Make the invitation fit.

01 Lead with the existing relationship

Use "A trusted name. A thoughtful introduction." Keep the invitation centered on the professional's established practice and the client's experience.

02 Create profession-specific inserts

Add one-page versions for attorneys, accountants, insurance professionals, advisors, Realtors and employers. Explain the relevant client need and the required professional permission.

03 Show branding in ordinary life

Use natural photographs of a notebook at a desk, drinkware in an office and a duffel in transit. Identify merchandise concepts without implying guaranteed inventory.

04 Add a client-facing explanation

Create a short, approved "What happens when you meet IIMBC" piece: who calls, what the lending team handles and how the client controls participation.

05 Publish verified service stories

Use permissioned, anonymized cases demonstrating responsive lending expertise. Describe the lending team's work without implying that an AE handled regulated tasks.

06 Prepare an employer edition

Offer a voluntary homeownership-access invitation, a group education option and a private route to IIMBC. Keep loan status and financial details away from the employer.

07 Use a brief fit conversation

Replace a sales audition with a short discussion of the person's existing business, audience, professional restrictions and preferred degree of involvement.

08 Keep orientation short and practical

Use a concise role guide, permission checklist and a few realistic handoff examples. Record paid required training without creating a weekly meeting burden.

25 HIGH-VALUE IMPROVEMENTS / CLIENT EXPERIENCE & RESOURCES

Make participation easy.

09 Offer a client-controlled contact route

Let an interested client initiate contact through an approved IIMBC channel. Record source attribution without requiring the AE to collect application or financial information.

10 Make permissions easy to document

Use a simple, counsel-approved consent and compensation-disclosure process appropriate to the profession. Keep permissions separate from any loan application.

11 Name one IIMBC relationship contact

Give each AE one coordinator and a backup. The coordinator handles request logistics and routes lending questions to appropriately licensed staff.

12 Send one useful handoff confirmation

Confirm receipt, assigned contact and the next expected step. Offer optional notifications instead of repeated check-ins or pressure to chase the client.

13 Use a restrained swag collection

Start with a few well-made choices: duffel, notebook, tumbler and mug. Confirm actual cost, quality and supply before publishing a catalog or promising delivery.

14 Separate personal and client requests

Ask who will use each item and why. Apply independent approval and distribution rules; keep swag unrelated to referral thresholds or commission tiers.

15 Give requests a clear status

Display submitted, under review, information needed, approved, scheduled/ordered and fulfilled. Include a coordinator note and expected next update.

16 Create three optional event formats

Offer a small client brunch, an employer education session and a larger group introduction. IIMBC reviews and coordinates each specific audience, agenda and cost.

25 HIGH-VALUE IMPROVEMENTS / EVENTS, DASHBOARD & CONTROL

Make the program dependable.

17 Build a useful topic menu

Provide approved topics such as preparing for homeownership, understanding financing options and planning a future purchase. A licensed presenter handles borrower-specific questions.

18 Supply the invitation and follow-up

After approval, IIMBC supplies the event invitation, reminders and general follow-up. Each attendee independently opts into any private lending discussion.

19 Make the dashboard calm

Lead with the program contact, approved materials and a prominent request action. Avoid daily sales targets, leaderboards and loan-file tasks for the limited role.

20 Use one request center

Provide tailored forms for swag, luncheons, other events and marketing help. Route requests to IIMBC; no wallet, card balance or self-authorized spending.

21 Keep program information current

Show the signed role, approved compensation schedule, enabled tools and current policies in one place. Retire outdated versions and notify only affected participants.

22 Offer a plain-language pay ledger

Show eligible transaction ID, locked fee or bps, attribution, earning status and payroll date. Explain pending items without exposing unnecessary borrower information.

23 Show prospective progression clearly

Once legally approved, display the current tier, measurement period and next-quarter threshold. Keep the rate locked for existing matters and avoid earnings promises.

24 Resolve duplicate attribution early

Acknowledge source and any existing Company matter when information arrives. Use a documented dispute process so neither professional relationships nor earned pay depend on memory.

25 Keep permission review individualized

Route each profession, firm and jurisdiction through the appropriate legal review before activation. Recheck when a license, firm, duty, compensation plan or work state changes.

OFFICIAL 2026 FORMS / KEEP SEPARATE FROM RECRUITING

The right form at the right time.

W-4: employee withholding elections

The employee completes the official 2026 W-4 at onboarding and provides it through the secure payroll process. Preserve the official instructions. Do not send a completed tax form to a general recruiting inbox.

W-2: employer wage reporting

The employer prepares Form W-2 using actual wages and withholding after wages are paid. It is included for payroll reference and year-end reporting; it is not an application or a form the candidate completes to become an employee.

Downloaded Copy A is not for paper filing

The red downloaded Copy A is informational and not scannable for SSA paper filing. Use authorized SSA electronic filing or the appropriate official scannable form. Other copies have their stated uses; follow the official instructions.

Employment verification and secure handling

Complete the current I-9 separately and evaluate applicable E-Verify requirements. Keep tax, identity and payroll information separate from client records and brochures. Use the current tax-year forms when hiring or reporting outside 2026.

Official W-4 and W-2 pages are reproduced unchanged in the following appendices.

Form **W-4**

Department of the Treasury
Internal Revenue Service

Employee's Withholding Certificate

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.
Give Form W-4 to your employer.
Your withholding is subject to review by the IRS.

OMB No. 1545-0074

2026

Step 1: Enter Personal Information

(a) First name and middle initial	Last name	(b) Social security number
Address		**Does your name match the name on your social security card?** If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to *www.ssa.gov*.
City or town, state, and ZIP code		

(c) ☐ **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 keeping up a home for yourself and a qualifying individual.)

Caution: To claim certain credits or deductions on your tax return, you (and/or your spouse if married filing jointly) are required to have a social security number valid for employment. See page 2 for more information.

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 work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) 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 Step 5. See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at *www.irs.gov/W4App*.

Step 2: Multiple Jobs or Spouse Works

Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.

Do **only one** of the following.

(a) Use the estimator at *www.irs.gov/W4App* for the most accurate withholding for this step (and Steps 3–4). If you or your spouse have self-employment income, use this option; **or**

(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; **or**

(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than Step 2(b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, Step 2(b) is more accurate . . . . . ☐

Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

Step 3: Claim Dependent and Other Credits

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

(a) Multiply the number of qualifying children under age 17 by $2,200 . . . . . **3(a)** $

(b) Multiply the number of other dependents by $500 . . . **3(b)** $

Add the amounts from Steps 3(a) and 3(b), plus the amount for other credits. Enter the total here . . . . . **3** $

Step 4: Other Adjustments

(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . . **4(a)** $

(b) Deductions. Use the Deductions Worksheet on page 4 to determine the amount of deductions you may claim, which will reduce your withholding. (If you skip this line, your withholding will be based on the standard deduction.) Enter the result here . . **4(b)** $

(c) Extra withholding. Enter any additional tax you want withheld each **pay period** . . **4(c)** $

Exempt from withholding

I claim exemption from withholding for 2026, and I certify that I meet **both** of the conditions for exemption for 2026. See *Exemption from withholding* on page 2. I understand I will need to submit a new Form W-4 for 2027 . ☐

Step 5: Sign Here

Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.

Employee's signature (This form is not valid unless you sign it.) **Date**

Employers Only

Employer's name and address	First date of employment	Employer identification number (EIN)

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to *www.irs.gov/FormW4*.

Purpose of Form

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505, Tax Withholding and Estimated Tax.

Exemption from withholding. You may claim exemption from withholding for 2026 if you meet both of the following conditions: you had no federal income tax liability in 2025 **and** you expect to have no federal income tax liability in 2026. You had no federal income tax liability in 2025 if (1) your total tax on line 24 on your 2025 Form 1040 or 1040-SR is zero (or less than the sum of lines 27a, 28, 29, and 30), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2026 tax return. To claim exemption from withholding, certify that you meet both of the conditions by checking the box in the *Exempt from withholding* section. Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 16, 2027.

Your privacy. Steps 2(c) and 4(a) ask for information regarding income you received from sources other than the job associated with this Form W-4. If you have concerns with providing the information asked for in Step 2(c), you may choose Step 2(b) as an alternative; if you have concerns with providing the information asked for in Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c) as an alternative.

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

1. Are submitting this form after the beginning of the year;

2. Expect to work only part of the year;

3. Have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), or number of dependents, or changes in your deductions or credits;

4. Receive dividends, capital gains, social security, bonuses, or business income, or are subject to the Additional Medicare Tax or Net Investment Income Tax; or

5. Prefer the most accurate withholding for multiple job situations.

TIP: Have your most recent pay stub(s) from this year available when using the estimator to account for federal income tax that has already been withheld this year. At the beginning of next year, use the estimator again to recheck your withholding.

Self-employment. Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at *www.irs.gov/W4App* to figure the amount to have withheld.

Nonresident alien. If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

Specific Instructions

Step 1(c). 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 (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work. Submit a separate Form W-4 for each job.

Option **(a)** most accurately calculates the additional tax you need to have withheld, while option **(b)** does so with a little less accuracy.

Instead, if you (and your spouse) have a total of only two jobs, you may check the box in option **(c)**. The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount of tax withheld will be larger the greater the difference in pay is between the two jobs.

Multiple jobs. *Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.*

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 (and/or your spouse if married filing jointly) must have the required social security number to claim certain credits. 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 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. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

Step 4.

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. 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 paycheck, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 15, if you expect to claim deductions other than the basic standard deduction on your 2026 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for qualified tips, overtime compensation, and passenger vehicle loan interest; student loan interest; IRAs; and seniors. You (and/or your spouse if married filing jointly) must have the required social security number to claim certain deductions. For additional eligibility requirements, see Pub. 501.

Step 4(c). Enter in this step any additional tax you want withheld from your pay **each pay period**, including any amounts from the Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe when you file your tax return.

Step 2(b)—Multiple Jobs Worksheet *(Keep for your records.)*

If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job. To be accurate, submit a new Form W-4 for all other jobs if you have not updated your withholding since 2019.

Note: If more than one job has annual wages of more than $120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at *www.irs.gov/W4App*.

1 **Two jobs.** If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 5. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, **skip** to line 3 . . . . . **1** $ _____

2 **Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.

a Find the amount from the appropriate table on page 5 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a . . . . . **2a** $ _____

b Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 5 and enter this amount on line 2b . . . . . **2b** $ _____

c Add the amounts from lines 2a and 2b and enter the result on line 2c . . . . . **2c** $ _____

3 Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc. . . . . **3** _____

4 **Divide** the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (plus any other additional amount you want withheld) . . . . . **4** $ _____

Step 4(b)—Deductions Worksheet *(Keep for your records.)*

See the Instructions for Schedule 1-A (Form 1040) for more information about whether you qualify for the deductions on lines 1a, 1b, 1c, 3a, and 3b.

1 Deductions for qualified tips, overtime compensation, and passenger vehicle loan interest.

- **a** **Qualified tips.** If your total income is less than $150,000 ($300,000 if married filing jointly), enter an estimate of your qualified tips up to $25,000 . . . . . **1a** $
- **b** **Qualified overtime compensation.** If your total income is less than $150,000 ($300,000 if married filing jointly), enter an estimate of your qualified overtime compensation up to $12,500 ($25,000 if married filing jointly) of the "and-a-half" portion of time-and-a-half compensation . . . . . **1b** $
- **c** **Qualified passenger vehicle loan interest.** If your total income is less than $100,000 ($200,000 if married filing jointly), enter an estimate of your qualified passenger vehicle loan interest up to $10,000 **1c** $

2 Add lines 1a, 1b, and 1c. Enter the result here . . . . . **2** $

3 **Seniors age 65 or older.** If your total income is less than $75,000 ($150,000 if married filing jointly):

- **a** Enter $6,000 if you are age 65 or older before the end of the year . . . . . **3a** $
- **b** Enter $6,000 if your spouse is age 65 or older before the end of the year and has a social security number valid for employment . . . . . **3b** $

4 Add lines 3a and 3b. Enter the result here . . . . . **4** $

5 Enter an estimate of your student loan interest, deductible IRA contributions, educator expenses, alimony paid, and certain other adjustments from Schedule 1 (Form 1040), Part II. See Pub. 505 for more information . . . . . **5** $

6 **Itemized deductions.** Enter an estimate of your 2026 itemized deductions from Schedule A (Form 1040). Such deductions may include qualifying:

- **a** **Medical and dental expenses.** Enter expenses in excess of 7.5% (0.075) of your total income . **6a** $
- **b** **State and local taxes.** If your total income is less than $505,000 ($252,500 if married filing separately), enter state and local taxes paid up to $40,400 ($20,200 if married filing separately) . **6b** $
- **c** **Home mortgage interest.** If your home acquisition debt is less than $750,000 ($375,000 if married filing separately), enter your home mortgage interest expense (including mortgage insurance premiums) . . . . . **6c** $
- **d** **Gifts to charities.** Enter contributions in excess of 0.5% (0.005) of your total income . . . . **6d** $
- **e** **Other itemized deductions.** Enter the amount for other itemized deductions . . . . . **6e** $

7 Add lines 6a, 6b, 6c, 6d, and 6e. Enter the result here . . . . . **7** $

8 **Limitation on itemized deductions.**

- **a** Enter your total income . . . . . **8a** $
- **b** Subtract line 4 from line 8a. If line 4 is greater than line 8a, enter -0- here and on line 10. Skip line 9 **8b** $

9 Enter:
- $768,700 if you're married filing jointly or a qualifying surviving spouse
- $640,600 if you're single or head of household
- $384,350 if you're married filing separately

. . . . . **9** $

10 If line 9 is greater than line 8b, enter the amount from line 7. Otherwise, multiply line 7 by 94% (0.94) and enter the result here . . . . . **10** $

11 **Standard deduction.**

Enter:
- $32,200 if you're married filing jointly or a qualifying surviving spouse
- $24,150 if you're head of household
- $16,100 if you're single or married filing separately

. . . . . **11** $

12 **Cash gifts to charities.** If you take the standard deduction, enter cash contributions up to $1,000 ($2,000 if married filing jointly) . . . . . **12** $

13 Add lines 11 and 12. Enter the result here . . . . . **13** $

14 If line 10 is greater than line 13, subtract line 11 from line 10 and enter the result here. If line 13 is greater than line 10, enter the amount from line 12 . . . . . **14** $

15 Add lines 2, 4, 5, and 14. Enter the result here and in Step 4(b) of Form W-4 . . . . . **15** $

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

Married Filing Jointly or Qualifying Surviving Spouse

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	$0 - 9,999	$10,000 - 19,999	$20,000 - 29,999	$30,000 - 39,999	$40,000 - 49,999	$50,000 - 59,999	$60,000 - 69,999	$70,000 - 79,999	$80,000 - 89,999	$90,000 - 99,999	$100,000 - 109,999	$110,000 - 120,000
$0 - 9,999	$0	$0	$480	$850	$850	$1,020	$1,020	$1,020	$1,020	$1,020	$1,020	$1,020
$10,000 - 19,999	0	480	1,480	1,850	2,050	2,220	2,220	2,220	2,220	2,220	2,220	2,620
$20,000 - 29,999	480	1,480	2,480	3,050	3,250	3,420	3,420	3,420	3,420	3,420	3,820	4,820
$30,000 - 39,999	850	1,850	3,050	3,620	3,820	3,990	3,990	3,990	3,990	4,390	5,390	6,390
$40,000 - 49,999	850	2,050	3,250	3,820	4,020	4,190	4,190	4,190	4,590	5,590	6,590	7,590
$50,000 - 59,999	1,020	2,220	3,420	3,990	4,190	4,360	4,360	4,760	5,760	6,760	7,760	8,760
$60,000 - 69,999	1,020	2,220	3,420	3,990	4,190	4,360	4,760	5,760	6,760	7,760	8,760	9,760
$70,000 - 79,999	1,020	2,220	3,420	3,990	4,190	4,760	5,760	6,760	7,760	8,760	9,760	10,760
$80,000 - 99,999	1,020	2,220	3,420	4,240	5,440	6,610	7,610	8,610	9,610	10,610	11,610	12,610
$100,000 - 149,999	1,870	4,070	6,270	7,840	9,040	10,210	11,210	12,210	13,210	14,210	15,360	16,560
$150,000 - 239,999	1,870	4,100	6,500	8,270	9,670	11,040	12,240	13,440	14,640	15,840	17,040	18,240
$240,000 - 319,999	2,040	4,440	6,840	8,610	10,010	11,380	12,580	13,780	14,980	16,180	17,380	18,580
$320,000 - 364,999	2,040	4,440	6,840	8,610	10,010	11,380	12,580	13,860	15,860	17,860	19,860	21,860
$365,000 - 524,999	2,720	5,920	9,390	12,260	14,760	17,230	19,530	21,830	24,130	26,430	28,730	31,030
$525,000 and over	3,140	6,840	10,540	13,610	16,310	18,980	21,480	23,980	26,480	28,980	31,480	33,990

Single or Married Filing Separately

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	$0 - 9,999	$10,000 - 19,999	$20,000 - 29,999	$30,000 - 39,999	$40,000 - 49,999	$50,000 - 59,999	$60,000 - 69,999	$70,000 - 79,999	$80,000 - 89,999	$90,000 - 99,999	$100,000 - 109,999	$110,000 - 120,000
$0 - 9,999	$90	$850	$1,020	$1,020	$1,020	$1,070	$1,870	$1,870	$1,870	$1,870	$1,870	$1,970
$10,000 - 19,999	850	1,780	1,980	1,980	2,030	3,030	3,830	3,830	3,830	3,830	3,930	4,130
$20,000 - 29,999	1,020	1,980	2,180	2,230	3,230	4,230	5,030	5,030	5,030	5,130	5,330	5,530
$30,000 - 39,999	1,020	1,980	2,230	3,230	4,230	5,230	6,030	6,030	6,130	6,330	6,530	6,730
$40,000 - 59,999	1,020	2,880	4,080	5,080	6,080	7,080	7,950	8,150	8,350	8,550	8,750	8,950
$60,000 - 79,999	1,870	3,830	5,030	6,030	7,100	8,300	9,300	9,500	9,700	9,900	10,100	10,300
$80,000 - 99,999	1,870	3,830	5,100	6,300	7,500	8,700	9,700	9,900	10,100	10,300	10,500	10,700
$100,000 - 124,999	2,030	4,190	5,590	6,790	7,990	9,190	10,190	10,390	10,590	10,940	11,940	12,940
$125,000 - 149,999	2,040	4,200	5,600	6,800	8,000	9,200	10,200	10,950	11,950	12,950	13,950	14,950
$150,000 - 174,999	2,040	4,200	5,600	6,800	8,150	10,150	11,950	12,950	13,950	14,950	16,170	17,470
$175,000 - 199,999	2,040	4,200	6,150	8,150	10,150	12,150	13,950	15,020	16,320	17,620	18,920	20,220
$200,000 - 249,999	2,720	5,680	7,880	10,140	12,440	14,740	16,840	18,140	19,440	20,740	22,040	23,340
$250,000 - 449,999	2,970	6,230	8,730	11,030	13,330	15,630	17,730	19,030	20,330	21,630	22,930	24,240
$450,000 and over	3,140	6,600	9,300	11,800	14,300	16,800	19,100	20,600	22,100	23,600	25,100	26,610

Head of Household

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	$0 - 9,999	$10,000 - 19,999	$20,000 - 29,999	$30,000 - 39,999	$40,000 - 49,999	$50,000 - 59,999	$60,000 - 69,999	$70,000 - 79,999	$80,000 - 89,999	$90,000 - 99,999	$100,000 - 109,999	$110,000 - 120,000
$0 - 9,999	$0	$280	$850	$950	$1,020	$1,020	$1,020	$1,020	$1,560	$1,870	$1,870	$1,870
$10,000 - 19,999	280	1,280	1,950	2,150	2,220	2,220	2,220	2,760	3,760	4,070	4,070	4,210
$20,000 - 29,999	850	1,950	2,720	2,920	2,980	2,980	3,520	4,520	5,520	5,830	5,980	6,180
$30,000 - 39,999	950	2,150	2,920	3,120	3,180	3,720	4,720	5,720	6,720	7,180	7,380	7,580
$40,000 - 59,999	1,020	2,220	2,980	3,570	4,640	5,640	6,640	7,750	8,950	9,460	9,660	9,860
$60,000 - 79,999	1,020	2,610	4,370	5,570	6,640	7,750	8,950	10,150	11,350	11,860	12,060	12,260
$80,000 - 99,999	1,870	4,070	5,830	7,150	8,410	9,610	10,810	12,010	13,210	13,720	13,920	14,120
$100,000 - 124,999	1,870	4,270	6,230	7,630	8,900	10,100	11,300	12,500	13,700	14,210	14,720	15,720
$125,000 - 149,999	2,040	4,440	6,400	7,800	9,070	10,270	11,470	12,670	14,580	15,890	16,890	17,890
$150,000 - 174,999	2,040	4,440	6,400	7,800	9,070	10,580	12,580	14,580	16,580	17,890	18,890	20,170
$175,000 - 199,999	2,040	4,440	6,400	8,510	10,580	12,580	14,580	16,580	18,710	20,320	21,620	22,920
$200,000 - 249,999	2,720	5,920	8,680	10,900	13,270	15,570	17,870	20,170	22,470	24,080	25,380	26,680
$250,000 - 449,999	2,970	6,470	9,540	12,040	14,410	16,710	19,010	21,310	23,610	25,220	26,520	27,820
$450,000 and over	3,140	6,840	10,110	12,810	15,380	17,880	20,380	22,880	25,380	27,190	28,690	30,190

Attention:

File Forms W-2 and W-3 Electronically for Free

Use SSA's Employer W-2 Filing Instructions and Information webpage to:

- Create fill-in Forms W-2 and W-3 to file electronically with SSA,
- Print copies for filing with state or local governments,
- Print copies for distribution to your employees, and
- Print copies for your records.

To electronically file, go to: www.ssa.gov/bso.

CAUTION: DO NOT FILE

Copy A of this form is provided for informational purposes only. Although Copy A appears in red, similar to the official IRS form, it does not meet SSA's requirements for scanning and processing. The official printed version of this IRS form is scannable, but the online version of it, printed from www.irs.gov, is not.

Do **not** print and file Copy A downloaded from www.irs.gov with the SSA. **You may be charged a penalty if you file forms that can't be scanned**.

See the penalties section in the current General Instructions for Forms W-2 and W-3, available at www.irs.gov/w2, for more information.

Note: Copy B and other copies of this form, which appear in black, may be downloaded, completed, printed, and used to satisfy the requirement to provide the information to the recipient.

Filing on Paper? To order official IRS information returns, such as Forms W-2 and W-3, which include a scannable Copy A for filing, go to IRS' Online Ordering for Information Returns and Employer Returns page, or visit www.irs.gov/orderforms and click on Employer and Information returns. We'll mail the scannable forms and any other products you order.

See IRS Publication 1141 for more information about printing substitute Forms W-2 and W-3.

See IRS Publication 1223 for more information about printing substitute Forms W-2c and W-3c.

For Informational Purposes

22222 | VOID ☐ | a Employee's social security number | For Official Use Only OMB No. 1545-0029

b Employer identification number (EIN)	1 Wages, tips, other compensation	2 Federal income tax withheld
c Employer's name, address, and ZIP code	3 Social security wages	4 Social security tax withheld
	5 Medicare wages and tips	6 Medicare tax withheld
	7 Social security tips	8 Allocated tips
d Control number	9	10 Dependent care benefits
	11 Nonqualified plans	
e Employee's first name and initial / Last name / Suff.	13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	12a See instructions for box 12 Code
	14a Other	12b Code
		12c Code
	14b Treasury Tipped Occupation Code(s)	12d Code
f Employee's address and ZIP code		

15 State / Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** **Wage and Tax Statement** **2026**

Department of the Treasury—Internal Revenue Service

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Copy A—For Social Security Administration. Send this entire page with Form W-3 to the Social Security Administration; photocopies are **not** acceptable.

Cat. No. 10134D Created 1/7/26

Do Not Cut, Fold, or Staple Forms on This Page

For Informational Purposes

22222 | VOID ☐ | a Employee's social security number | For Official Use Only OMB No. 1545-0029

b Employer identification number (EIN)	1 Wages, tips, other compensation	2 Federal income tax withheld
c Employer's name, address, and ZIP code	3 Social security wages	4 Social security tax withheld
	5 Medicare wages and tips	6 Medicare tax withheld
	7 Social security tips	8 Allocated tips
d Control number	9	10 Dependent care benefits
	11 Nonqualified plans	
e Employee's first name and initial / Last name / Suff.	13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	12a See instructions for box 12 Code
	14a Other	12b Code
		12c Code
	14b Treasury Tipped Occupation Code(s)	12d Code
f Employee's address and ZIP code		

15 State / Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** **Wage and Tax Statement** **2026**

Department of the Treasury—Internal Revenue Service

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Copy A—For Social Security Administration. Send this entire page with Form W-3 to the Social Security Administration; photocopies are **not** acceptable.

Cat. No. 10134D Created 1/7/26

22222

a Employee's social security number

OMB No. 1545-0029

b Employer identification number (EIN)

1 Wages, tips, other compensation

2 Federal income tax withheld

c Employer's name, address, and ZIP code

3 Social security wages

4 Social security tax withheld

5 Medicare wages and tips

6 Medicare tax withheld

7 Social security tips

8 Allocated tips

d Control number

9

10 Dependent care benefits

11 Nonqualified plans

e Employee's first name and initial Last name Suff.

13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐

12a Code

12b Code

12c Code

12d Code

14a Other

14b Treasury Tipped Occupation Code(s)

f Employee's address and ZIP code

15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** **Wage and Tax Statement** 2026

Department of the Treasury—Internal Revenue Service

Copy 1—For State, City, or Local Tax Department

22222

a Employee's social security number

OMB No. 1545-0029

b Employer identification number (EIN)

1 Wages, tips, other compensation

2 Federal income tax withheld

c Employer's name, address, and ZIP code

3 Social security wages

4 Social security tax withheld

5 Medicare wages and tips

6 Medicare tax withheld

7 Social security tips

8 Allocated tips

d Control number

9

10 Dependent care benefits

11 Nonqualified plans

e Employee's first name and initial Last name Suff.

13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐

12a Code

12b Code

12c Code

12d Code

14a Other

14b Treasury Tipped Occupation Code(s)

f Employee's address and ZIP code

15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** **Wage and Tax Statement** 2026

Department of the Treasury—Internal Revenue Service

Copy 1—For State, City, or Local Tax Department

	a Employee's social security number	OMB No. 1545-0029	**Safe, accurate, FAST! Use** IRS e-file Visit the IRS website at ***www.irs.gov/efile***.
b Employer identification number (EIN)		**1** Wages, tips, other compensation	**2** Federal income tax withheld
c Employer's name, address, and ZIP code		**3** Social security wages	**4** Social security tax withheld
		5 Medicare wages and tips	**6** Medicare tax withheld
		7 Social security tips	**8** Allocated tips
d Control number		**9**	**10** Dependent care benefits
		11 Nonqualified plans	
e Employee's first name and initial Last name Suff.		**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	**12a** See instructions for box 12 Code
		14a Other	**12b** Code
			12c Code
			12d Code
f Employee's address and ZIP code		**14b** Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name

Form W-2 Wage and Tax Statement 2026 Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

	a Employee's social security number	OMB No. 1545-0029	**Safe, accurate, FAST! Use** IRS e-file Visit the IRS website at ***www.irs.gov/efile***.
b Employer identification number (EIN)		**1** Wages, tips, other compensation	**2** Federal income tax withheld
c Employer's name, address, and ZIP code		**3** Social security wages	**4** Social security tax withheld
		5 Medicare wages and tips	**6** Medicare tax withheld
		7 Social security tips	**8** Allocated tips
d Control number		**9**	**10** Dependent care benefits
		11 Nonqualified plans	
e Employee's first name and initial Last name Suff.		**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	**12a** See instructions for box 12 Code
		14a Other	**12b** Code
			12c Code
			12d Code
f Employee's address and ZIP code		**14b** Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name

Form W-2 Wage and Tax Statement 2026 Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

Future developments. For the latest information about developments related to Form W-2, such as legislation enacted after it was published, go to *www.irs.gov/FormW2*.

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income tax credit (EITC). You may be able to take the EITC for 2026 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2026 or if income is earned for services provided while you were an inmate at a penal institution. For 2026 income limits and more information, visit *www.irs.gov/EITC*. See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov*.

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2026 and more than $11,439.00 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $6,717.90 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

(See also *Instructions for Employee* on the back of Copy C.)

Future developments. For the latest information about developments related to Form W-2, such as legislation enacted after it was published, go to *www.irs.gov/FormW2*.

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income tax credit (EITC). You may be able to take the EITC for 2026 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2026 or if income is earned for services provided while you were an inmate at a penal institution. For 2026 income limits and more information, visit *www.irs.gov/EITC*. See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov*.

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2026 and more than $11,439.00 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $6,717.90 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

(See also *Instructions for Employee* on the back of Copy C.)

	a Employee's social security number	OMB No. 1545-0029	This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.
b Employer identification number (EIN)		**1** Wages, tips, other compensation	**2** Federal income tax withheld
c Employer's name, address, and ZIP code		**3** Social security wages	**4** Social security tax withheld
		5 Medicare wages and tips	**6** Medicare tax withheld
		7 Social security tips	**8** Allocated tips
d Control number		**9**	**10** Dependent care benefits
		11 Nonqualified plans	
e Employee's first name and initial Last name Suff.		**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	**12a** See instructions for box 12 Code
		14a Other	**12b** Code
			12c Code
			12d Code
f Employee's address and ZIP code		**14b** Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name

Form W-2 Wage and Tax Statement 2026

Department of the Treasury—Internal Revenue Service

Copy C—For EMPLOYEE'S RECORDS
(See *Notice to Employee* on the back of Copy B.)

Safe, accurate, FAST! Use IRS e-file

	a Employee's social security number	OMB No. 1545-0029	This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.
b Employer identification number (EIN)		**1** Wages, tips, other compensation	**2** Federal income tax withheld
c Employer's name, address, and ZIP code		**3** Social security wages	**4** Social security tax withheld
		5 Medicare wages and tips	**6** Medicare tax withheld
		7 Social security tips	**8** Allocated tips
d Control number		**9**	**10** Dependent care benefits
		11 Nonqualified plans	
e Employee's first name and initial Last name Suff.		**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	**12a** See instructions for box 12 Code
		14a Other	**12b** Code
			12c Code
			12d Code
f Employee's address and ZIP code		**14b** Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name

Form W-2 Wage and Tax Statement 2026

Department of the Treasury—Internal Revenue Service

Copy C—For EMPLOYEE'S RECORDS
(See *Notice to Employee* on the back of Copy B.)

Safe, accurate, FAST! Use IRS e-file

Instructions for Employee

(See also *Notice to Employee* on the back of Copy B.)

Box 1. Enter this amount on the wages line of your tax return unless those instructions direct you to report it elsewhere.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $24,500 (generally, $17,000 for SIMPLE plans; $27,500 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $24,500. Deferrals under code H are limited to $7,000.

However, if you were at least age 50 in 2026, your employer may have allowed an additional elective deferral or designated Roth contribution (catch-up contribution) to your plan. For information about the limits on these catch-up contributions, including the higher limit if you were age 60 through 63 as of December 31, 2026, see Pub. 525. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5).

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement.

F—Elective deferrals under a section 408(k)(6) salary reduction SEP. (This includes elective deferrals made to a Roth SEP IRA.)

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan.

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5).

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable).

(continued on back of Copy 2)

Instructions for Employee

(See also *Notice to Employee* on the back of Copy B.)

Box 1. Enter this amount on the wages line of your tax return unless those instructions direct you to report it elsewhere.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $24,500 (generally, $17,000 for SIMPLE plans; $27,500 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $24,500. Deferrals under code H are limited to $7,000.

However, if you were at least age 50 in 2026, your employer may have allowed an additional elective deferral or designated Roth contribution (catch-up contribution) to your plan. For information about the limits on these catch-up contributions, including the higher limit if you were age 60 through 63 as of December 31, 2026, see Pub. 525. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5).

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement.

F—Elective deferrals under a section 408(k)(6) salary reduction SEP. (This includes elective deferrals made to a Roth SEP IRA.)

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan.

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5).

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable).

(continued on back of Copy 2)

	a Employee's social security number	OMB No. 1545-0029
b Employer identification number (EIN)	**1** Wages, tips, other compensation	**2** Federal income tax withheld
c Employer's name, address, and ZIP code	**3** Social security wages	**4** Social security tax withheld
	5 Medicare wages and tips	**6** Medicare tax withheld
	7 Social security tips	**8** Allocated tips
d Control number	**9**	**10** Dependent care benefits
	11 Nonqualified plans	
e Employee's first name and initial Last name Suff.	**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	**12a** Code
	14a Other	**12b** Code
		12c Code
		12d Code
f Employee's address and ZIP code	**14b** Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name

Form W-2 Wage and Tax Statement 2026

Department of the Treasury—Internal Revenue Service

Copy 2—To Be Filed With Employee's State, City, or Local Income Tax Return

	a Employee's social security number	OMB No. 1545-0029
b Employer identification number (EIN)	**1** Wages, tips, other compensation	**2** Federal income tax withheld
c Employer's name, address, and ZIP code	**3** Social security wages	**4** Social security tax withheld
	5 Medicare wages and tips	**6** Medicare tax withheld
	7 Social security tips	**8** Allocated tips
d Control number	**9**	**10** Dependent care benefits
	11 Nonqualified plans	
e Employee's first name and initial Last name Suff.	**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	**12a** Code
	14a Other	**12b** Code
		12c Code
		12d Code
f Employee's address and ZIP code	**14b** Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name

Form W-2 Wage and Tax Statement 2026

Department of the Treasury—Internal Revenue Service

Copy 2—To Be Filed With Employee's State, City, or Local Income Tax Return

Instructions for Employee *(continued from back of Copy C)*

Box 12 *(continued)*

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces or intelligence community (not included in box 1, 3, or 5).

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan. (This includes salary reduction contributions made to a Roth SIMPLE IRA.)

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan.

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan.

BB—Designated Roth contributions under a section 403(b) plan.

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement.

GG—Income from qualified equity grants under section 83(i).

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year.

II—Medicaid waiver payments excluded from gross income under Notice 2014-7.

TA—Employer contributions under a section 128 Trump account contribution program paid to a Trump account of an employee or a dependent of an employee.

TP—Total amount of cash tips reported to the employer. “Cash tips” includes tips received in cash, charged, or under a tip-sharing arrangement. Use this amount when determining the qualified tip deduction in Part II of Schedule 1-A (Form 1040).

TT—Total amount of qualified overtime compensation. Use this amount when determining the qualified overtime compensation deduction in Part III of Schedule 1-A (Form 1040).

Box 13. If the “Retirement plan” box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14a. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy’s parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Box 14b. Employers use this box to report up to two Treasury Tipped Occupation Code(s) for your tipped occupation(s). Use this code(s) and the amount of tips reported in box 12 (code TP) when determining the qualified tip deduction in Part II of Schedule 1-A (Form 1040). If the occupation code 000 is used, **and no other code is included in box 14b**, your cash tips are not qualified tips; do not use the amount reported in box 12 (code TP) for the deduction for qualified tips.

Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

Instructions for Employee *(continued from back of Copy C)*

Box 12 *(continued)*

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces or intelligence community (not included in box 1, 3, or 5).

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan. (This includes salary reduction contributions made to a Roth SIMPLE IRA.)

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan.

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan.

BB—Designated Roth contributions under a section 403(b) plan.

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement.

GG—Income from qualified equity grants under section 83(i).

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year.

II—Medicaid waiver payments excluded from gross income under Notice 2014-7.

TA—Employer contributions under a section 128 Trump account contribution program paid to a Trump account of an employee or a dependent of an employee.

TP—Total amount of cash tips reported to the employer. “Cash tips” includes tips received in cash, charged, or under a tip-sharing arrangement. Use this amount when determining the qualified tip deduction in Part II of Schedule 1-A (Form 1040).

TT—Total amount of qualified overtime compensation. Use this amount when determining the qualified overtime compensation deduction in Part III of Schedule 1-A (Form 1040).

Box 13. If the “Retirement plan” box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14a. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy’s parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Box 14b. Employers use this box to report up to two Treasury Tipped Occupation Code(s) for your tipped occupation(s). Use this code(s) and the amount of tips reported in box 12 (code TP) when determining the qualified tip deduction in Part II of Schedule 1-A (Form 1040). If the occupation code 000 is used, **and no other code is included in box 14b**, your cash tips are not qualified tips; do not use the amount reported in box 12 (code TP) for the deduction for qualified tips.

Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

VOID ☐	a Employee's social security number	OMB No. 1545-0029	
b Employer identification number (EIN)		1 Wages, tips, other compensation	2 Federal income tax withheld
c Employer's name, address, and ZIP code		3 Social security wages	4 Social security tax withheld
		5 Medicare wages and tips	6 Medicare tax withheld
		7 Social security tips	8 Allocated tips
d Control number		9	10 Dependent care benefits
		11 Nonqualified plans	
e Employee's first name and initial Last name Suff.		13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	12a See instructions for box 12 Code
		14a Other	12b Code
			12c Code
			12d Code
f Employee's address and ZIP code		14b Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form W-2 Wage and Tax Statement 2026

Department of the Treasury—Internal Revenue Service

Copy D—For Employer

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

VOID ☐	a Employee's social security number	OMB No. 1545-0029	
b Employer identification number (EIN)		1 Wages, tips, other compensation	2 Federal income tax withheld
c Employer's name, address, and ZIP code		3 Social security wages	4 Social security tax withheld
		5 Medicare wages and tips	6 Medicare tax withheld
		7 Social security tips	8 Allocated tips
d Control number		9	10 Dependent care benefits
		11 Nonqualified plans	
e Employee's first name and initial Last name Suff.		13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	12a See instructions for box 12 Code
		14a Other	12b Code
			12c Code
			12d Code
f Employee's address and ZIP code		14b Treasury Tipped Occupation Code(s)	

15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form W-2 Wage and Tax Statement 2026

Department of the Treasury—Internal Revenue Service

Copy D—For Employer

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Employers, Please Note—

Specific information needed to complete Form W-2 is available in a separate booklet titled the 2026 General Instructions for Forms W-2 and W-3. You can order these instructions and additional forms at *www.irs.gov/OrderForms*.

Caution: Do not send the SSA any Forms W-2 and W-3 that you have printed from IRS.gov. The SSA is unable to process these forms. Instead, you can create and submit them online. See *E-filing*, later.

Due dates. By February 1, 2027, furnish Copies B, C, and 2 to each person who was your employee during 2026. Mail or electronically file Copy A of Form(s) W-2 and W-3 with the SSA by February 1, 2027. See the separate instructions.

Need help? If you have questions about reporting on Form W-2, call the Technical Services Operation (TSO) toll free at 866-455-7438 or 304-263-8700 (not toll free). Deaf or hard-of-hearing customers may call any of our toll-free numbers using their choice of relay service.

E-filing. If you file 10 or more information returns in the aggregate, you must file electronically. See Regulations section 301.6011-2 for more information. Even if you aren't required to file electronically, doing so can save you time and effort. Employers may use the SSA's W-2 Online service to create, save, print, and electronically submit up to 50 Form(s) W-2 at a time. When you *e-file* with the SSA, no separate Form W-3 filing is required. An electronic Form W-3 will be created for you by the W-2 Online service. For information, visit the SSA's Employer W-2 Filing Instructions & Information website at *www.SSA.gov/employer*.

Future developments. For the latest information about developments affecting Form W-2 and its instructions, such as legislation enacted after we release them, go to *www.irs.gov/FormW2*.

Employers, Please Note—

Specific information needed to complete Form W-2 is available in a separate booklet titled the 2026 General Instructions for Forms W-2 and W-3. You can order these instructions and additional forms at *www.irs.gov/OrderForms*.

Caution: Do not send the SSA any Forms W-2 and W-3 that you have printed from IRS.gov. The SSA is unable to process these forms. Instead, you can create and submit them online. See *E-filing*, later.

Due dates. By February 1, 2027, furnish Copies B, C, and 2 to each person who was your employee during 2026. Mail or electronically file Copy A of Form(s) W-2 and W-3 with the SSA by February 1, 2027. See the separate instructions.

Need help? If you have questions about reporting on Form W-2, call the Technical Services Operation (TSO) toll free at 866-455-7438 or 304-263-8700 (not toll free). Deaf or hard-of-hearing customers may call any of our toll-free numbers using their choice of relay service.

E-filing. If you file 10 or more information returns in the aggregate, you must file electronically. See Regulations section 301.6011-2 for more information. Even if you aren't required to file electronically, doing so can save you time and effort. Employers may use the SSA's W-2 Online service to create, save, print, and electronically submit up to 50 Form(s) W-2 at a time. When you *e-file* with the SSA, no separate Form W-3 filing is required. An electronic Form W-3 will be created for you by the W-2 Online service. For information, visit the SSA's Employer W-2 Filing Instructions & Information website at *www.SSA.gov/employer*.

Future developments. For the latest information about developments affecting Form W-2 and its instructions, such as legislation enacted after we release them, go to *www.irs.gov/FormW2*.