Form W-4 (2003)

Purpose. Complete Form W-4 so that your employer can withhold the correct Federal income tax from your pay. Because your tax situation may change, you may want to refigure your withholding each year.

Exemption from withholding. If you are exempt, complete only lines 1, 2, 3, 4, and 7 and sign the form to certify it. Your exemption for 2003 expires February 14, 2004. See Pub. 505, Tax Withholding and Estimated Tax.

Note: You cannot claim exemption from withholding if (a) your income exceeds $500 and includes more than $25 of unearned income (e.g., interest and dividends) and (b) another person can claim you as a dependent on their return.

Basic instructions. If you are not exempt, complete the Personal Allowances Worksheet below. The worksheets on page 2 adjust your withholding allowances based on dependents, deductions, certain credits, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply. However, you may claim fewer (or zero) allowances.

Head of household. Generally, you may claim head of household status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependents or other qualifying individuals (see line 8).

Tax credits. You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the Personal Allowances Worksheet. See Pub. 505, How Do I Adjust My Tax Withholding? for information on converting your other credits into withholding allowances.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax.

Two-earner/two-job. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding will accurately reflect what allowances are claimed on the other.

Nonresident alien. If you are a nonresident alien, see the instructions for Form 8231 before completing this Form W-4.

Check your withholding. After your Form W-4 takes effect, use Pub. 970 to see how the dollar amount you are having withheld compares to your projected total tax for 2003. See Pub. 919, especially if your earnings exceed $158,000 (Single) or $173,000 (Married).

Recent name change? If your name on line 1 differs from that shown on your social security card, call 1-800-772-1213 for a new social security card.

Personal Allowances Worksheet (Keep for your records)

A. Enter "1" for yourself if no one else can claim you as a dependent

   • You are single and have only one job or
   • You are married, have only one job, and your spouse's wage or gross pay from a second job or your spouse's wages is less than $1,000 or less.

B. Enter "1" if:

   • You are married, have only one job, and your spouse's wages do not work or
   • Your wages from a second job or your spouse's wages (or the total of both) are more than $1,000 or less.

C. Enter "1" for your spouse. But, you may choose to enter "0" if you are married and have either a working spouse or only one job. Entering "0" may help you avoid having too little tax withheld.

D. Enter number of dependents (other than your spouse or yourself) you will claim on your tax return.

E. Enter "1" if you will file as head of household due to the loss of a head of household (see conditions under Head of Household above).

F. Enter "1" if you have at least $1,500 of either child or dependent care expenses which you plan to claim a credit (Note: Do not include child support payments. See Pub. 505, Child and Dependent Care Expenses, for details).

G. Child Tax Credit (Including additional child tax credit): If your total income will be between $0 and $20,000, enter "1" for each eligible child plus 1 additional if you have three to five eligible children or 2 additional if you have six or more eligible children. If your total income will be between $22,000 and $30,000, enter "1" for each eligible child plus 2 additional if you have three to five eligible children or 3 additional if you have six or more eligible children.

H. Add lines A through G and enter total here. Note: This may be different from the number of exemptions you claim on your tax return.

For accuracy, complete all worksheets that apply.

Employee's Withholding Allowance Certificate

Type or print your first name and initial (first name)

Last name

Social Security number

Home address (number and street or route) (street or route)

City or town, state, and ZIP code (city or town)

Type or print your last name and initial (last name)

Social Security number

Age

Yes or No (single, married, etc.)

If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a new card.

Total number of allowances you are claiming (from line I above or from the applicable worksheet on page 2)

Additional amount, if any, you want withheld from each paycheck

I claim exemption from withholding for 2003, and I certify that I meet two of the following conditions for exemption:

1. I have not lived with my employer for 2003, and I certify that I meet both of the following conditions for exemption:

   a. I had an agreement with my employer not to live with them
   b. I work for an employer who has no housing available

2. I expect a refund of all Federal income tax withheld because I have no tax liability.

I certify that I am entitled to the number of withholding allowances claimed on this certificate, or an exempt status.

Employee's signature (Form not valid unless you sign it)

Date

Signature of employer (complete lines 8 and 10 only if sending to the IRS)

Office code

Employer identification number

Cat. No. 107210Q
Deductions and Adjustments Worksheet

Note: Use this worksheet only if you plan to itemize deductions, claim certain credits, or claim adjustments to income on your 2003 tax return.

1. Enter an estimate of your 2003 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes, medical expenses in excess of 7.5% of your income, and miscellaneous deductions. For 2003, you may have to reduce your itemized deductions if your income is over $135,500 ($67,750 if married filing separately, see Worksheet 3 in Pub. 919 for details). $7,750 if married filing jointly or qualifying widow(er) $7,000 if head of household $4,750 if single $3,972 if married filing separately

2. Enter: $7,750 if married filing jointly or qualifying widow(er) $7,000 if head of household $4,750 if single $3,972 if married filing separately

3. Subtract line 2 from line 1. If line 2 is greater than line 1, enter "-0-" $5,700 if married filing jointly or qualifying widow(er) $6,000 if head of household $4,200 if single $4,328 if married filing separately

4. Enter an estimate of your 2003 adjustments to income, including alimony deductible IRA contributions, and student loan interest $5,000

5. Add lines 3 and 4 and enter the total. Include any amount for credits from Worksheet 7 in Pub. 919 $10,000

6. Enter an estimate of your 2003 non-wage income (such as dividends or interest) $5,000

7. Subtract line 5 from line 4. Enter the result, but not less than "-0-" $5,000

8. Divide the amount on line 7 by $3,000 and enter the result here. Drop any fraction $1,666

9. Enter the number from the Personal Allowances Worksheet, line II, page 1 $2,000

10. Add lines 8 and 9 and enter the total here. If you plan to use the Two-Earner/Two-Job Worksheet, also enter this total on line 1 below. Otherwise, stop here and enter this number on Form W-4, line 5, page 1 $3,666

Two-Earner/Two-Job Worksheet

Note: Use this worksheet only if the instructions under line H on page 1 direct you here.

1. Enter the number from line II, page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet) $2,000

2. Find the number in Table 1 below that applies to the lowest paying job and enter it here $1,500

3. If line 1 is more than or equal to line 2, subtract line 2 from line 1. Enter the result here if zero, enter "-0-" and on Form W-4, line 6, page 1. Do not use the rest of this worksheet $1,500

4. Enter the number from line 2 of this worksheet $1,500

5. Enter the number from line 1 of this worksheet $1,500

6. Subtract line 5 from line 4 $0

7. Find the amount in Table 2 below that applies to the highest paying job and enter it here $1,500

8. Multiply line 7 by line 6 and enter the result here. This is the additional annual withholding needed $9,000

9. Divide line 8 by the number of pay periods remaining in 2003. For example, divide by 26 if you are paid every two weeks and you complete this form in December 2002. Enter the result here and on Form W-4, line 8, page 1. This is the additional amount to be withheld from each paycheck $346

Table 1: Two-Earner/Two-Job Worksheet

<table>
<thead>
<tr>
<th>Income from LOWEST Job</th>
<th>Enter on line 2 above</th>
<th>Income from LOWEST Job</th>
<th>Enter on line 2 above</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $5,000</td>
<td>1</td>
<td>$5,001 - $10,000</td>
<td>10</td>
</tr>
<tr>
<td>$5,001 - $10,000</td>
<td>5</td>
<td>$10,001 - $15,000</td>
<td>10</td>
</tr>
<tr>
<td>$10,001 - $20,000</td>
<td>5</td>
<td>$15,001 - $25,000</td>
<td>15</td>
</tr>
<tr>
<td>$20,001 - $30,000</td>
<td>15</td>
<td>$25,001 - $40,000</td>
<td>20</td>
</tr>
<tr>
<td>$30,001 - $40,000</td>
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<td>$40,001 - $60,000</td>
<td>25</td>
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<tr>
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<td>$50,001 - $100,000</td>
<td>50</td>
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<tr>
<td>$50,001 - $100,000</td>
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<td>$100,001 - $150,000</td>
<td>100</td>
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<tr>
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<td>100</td>
<td>$150,001 - $200,000</td>
<td>150</td>
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<td>$150,001 - $200,000</td>
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<td>$200,001 - $250,000</td>
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</tr>
<tr>
<td>$200,001 - $250,000</td>
<td>200</td>
<td>$250,001 - $300,000</td>
<td>250</td>
</tr>
<tr>
<td>$250,001 - $300,000</td>
<td>250</td>
<td>$300,001 and over</td>
<td>300</td>
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</tbody>
</table>

Table 2: Two-Earner/Two-Job Worksheet

<table>
<thead>
<tr>
<th>Income from HIGHEST Job</th>
<th>Enter on line 2 above</th>
<th>Income from HIGHEST Job</th>
<th>Enter on line 2 above</th>
</tr>
</thead>
<tbody>
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</tr>
<tr>
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<td>$10,001 - $15,000</td>
<td>15</td>
</tr>
<tr>
<td>$10,001 - $20,000</td>
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<td>$20,001 - $30,000</td>
<td>20</td>
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<td>$30,001 - $50,000</td>
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<td>$50,001 - $100,000</td>
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<td>$100,001 - $150,000</td>
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<td>$250,001 - $300,000</td>
<td>250</td>
</tr>
<tr>
<td>$250,001 - $300,000</td>
<td>250</td>
<td>$300,001 and over</td>
<td>300</td>
</tr>
</tbody>
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