



TAXES AND YOUR STRS OHIO BENEFITS

Taxable Income

Service Retirement: STRS Ohio retirement benefits are taxable beginning with the first payment. If you paid taxes on some of your contributions, a small percentage of your benefit will be tax-free until your taxed contributions are exhausted. Information regarding your excludable amount will be sent to you shortly after your retirement is finalized.

Federal Income Tax

STRS Ohio is required to withhold federal taxes from STRS Ohio benefits unless you direct otherwise. If federal taxes are not withheld, you will be responsible for filing federal quarterly estimates.

Ohio Income Tax

The taxable portion of the benefit is subject to Ohio income tax for Ohio residents. Although STRS Ohio cannot determine your withholding amount, we will withhold Ohio income taxes upon request.

If you are a resident of another state, your state tax liability is governed by the laws in that state. STRS Ohio cannot withhold tax for states other than Ohio.

Local or Municipal Taxes

STRS Ohio retirement benefits are exempt from local or municipal taxes in Ohio.

School District Income Tax

STRS Ohio service retirement benefits may be subject to local school district income taxes in Ohio. However, STRS Ohio does not withhold this tax.

Disability Benefits: Disability retirement payments are subject to federal tax and are fully taxable until a member reaches “minimum retirement age” under current Internal Revenue Service (IRS) regulations. At this point, a portion of the disability payment may be tax-free. Disability allowance payments are subject to federal tax and are always fully taxable.

State, Municipal and School District Income Taxes

Disability benefits for Ohio residents may be tax-free if the disability is permanent and the recipient is unable to work for pay in any job for which the recipient is qualified.

Disability benefits may also be excludable from municipal taxes and school district income taxes. Please consult a qualified tax advisor regarding the taxability of STRS Ohio disability benefits.

Report of Earnings

Each January, you will receive an IRS form 1099-R, which shows your “annual gross benefits” as well as your “taxable amount” as computed by STRS Ohio. This form is also available on the STRS Ohio website at www.strsoh.org in the Online Personal Account area.

Withholding Tables

The withholding tables on the following pages are provided as a guide in determining your desired withholding amount. Your withholding status or amount must be entered on your *Service Retirement Application*. After retirement you may change your withholding status at www.strsoh.org in the Online Personal Account area or by contacting STRS Ohio toll-free at 888-227-7877 and requesting a form.

Go to www.strsoh.org to calculate approximate tax deductions from your monthly benefit.

**For more details about taxation of benefits, contact the Internal Revenue Service,
the Ohio Department of Taxation or a qualified tax consultant.**

Federal Withholding Tables for Wages Paid Through December 2018

Single Person — Monthly Payroll Period

Wages		Withholding Allowances Claimed				
At least	But less than	0	1	2	3	4
The amount of income tax to be withheld is						
\$ 0	\$305	\$0	\$0	\$0	\$0	\$0
305	325	1	0	0	0	0
325	345	3	0	0	0	0
345	365	5	0	0	0	0
365	385	7	0	0	0	0
385	405	9	0	0	0	0
405	425	11	0	0	0	0
425	445	13	0	0	0	0
445	465	15	0	0	0	0
465	485	17	0	0	0	0
485	505	19	0	0	0	0
505	525	21	0	0	0	0
525	545	23	0	0	0	0
545	565	25	0	0	0	0
565	585	27	0	0	0	0
585	605	29	0	0	0	0
605	645	32	0	0	0	0
645	685	36	1	0	0	0
685	725	40	5	0	0	0
725	765	44	9	0	0	0
765	805	48	13	0	0	0
805	845	52	17	0	0	0
845	885	56	21	0	0	0
885	925	60	25	0	0	0
925	965	64	29	0	0	0
965	1,005	68	33	0	0	0
1,005	1,045	72	37	3	0	0
1,045	1,085	76	41	7	0	0
1,085	1,125	80	45	11	0	0
1,125	1,165	85	49	15	0	0
1,165	1,205	89	53	19	0	0
1,205	1,245	94	57	23	0	0
1,245	1,285	99	61	27	0	0
1,285	1,325	104	65	31	0	0
1,325	1,365	109	69	35	0	0
1,365	1,405	113	73	39	4	0
1,405	1,445	118	77	43	8	0
1,445	1,485	123	81	47	12	0
1,485	1,525	128	86	51	16	0
1,525	1,565	133	91	55	20	0
1,565	1,605	137	96	59	24	0
1,605	1,645	142	101	63	28	0
1,645	1,685	147	105	67	32	0
1,685	1,725	152	110	71	36	1
1,725	1,765	157	115	75	40	5
1,765	1,805	161	120	79	44	9
1,805	1,845	166	125	83	48	13
1,845	1,885	171	129	88	52	17
1,885	1,925	176	134	93	56	21
1,925	1,965	181	139	98	60	25
1,965	2,005	185	144	102	64	29
2,005	2,045	190	149	107	68	33
2,045	2,085	195	153	112	72	37
2,085	2,125	200	158	117	76	41
2,125	2,165	205	163	122	80	45
2,165	2,205	209	168	126	85	49
2,205	2,245	214	173	131	90	53
2,245	2,285	219	177	136	94	57
2,285	2,325	224	182	141	99	61
2,325	2,365	229	187	146	104	65
2,365	2,405	233	192	150	109	69
2,405	2,445	238	197	155	114	73
2,445	2,485	243	201	160	118	77
2,485	2,525	248	206	165	123	82
2,525	2,565	253	211	170	128	87
2,565	2,605	257	216	174	133	91
2,605	2,645	262	221	179	138	96
2,645	2,685	267	225	184	142	101
2,685	2,725	272	230	189	147	106
2,725	2,765	277	235	194	152	111

Wages		Withholding Allowances Claimed				
At least	But less than	0	1	2	3	4
The amount of income tax to be withheld is						
\$2,765	\$2,805	\$281	\$240	\$198	\$157	\$115
2,805	2,845	286	245	203	162	120
2,845	2,885	291	249	208	166	125
2,885	2,925	296	254	213	171	130
2,925	2,965	301	259	218	176	135
2,965	3,005	305	264	222	181	139
3,005	3,045	310	269	227	186	144
3,045	3,085	315	273	232	190	149
3,085	3,125	320	278	237	195	154
3,125	3,165	325	283	242	200	159
3,165	3,205	329	288	246	205	163
3,205	3,245	334	293	251	210	168
3,245	3,285	339	297	256	214	173
3,285	3,325	344	302	261	219	178
3,325	3,365	349	307	266	224	183
3,365	3,405	353	312	270	229	187
3,405	3,445	358	317	275	234	192
3,445	3,485	363	321	280	238	197
3,485	3,525	368	326	285	243	202
3,525	3,565	374	331	290	248	207
3,565	3,605	382	336	294	253	211
3,605	3,645	391	341	299	258	216
3,645	3,685	400	345	304	262	221
3,685	3,725	409	350	309	267	226
3,725	3,765	418	355	314	272	231
3,765	3,805	426	360	318	277	235
3,805	3,845	435	365	323	282	240
3,845	3,885	444	369	328	286	245
3,885	3,925	453	377	333	291	250
3,925	3,965	462	386	338	296	255
3,965	4,005	470	394	342	301	259
4,005	4,045	479	403	347	306	264
4,045	4,085	488	412	352	310	269
4,085	4,125	497	421	357	315	274
4,125	4,165	506	430	362	320	279
4,165	4,205	514	438	366	325	283
4,205	4,245	523	447	371	330	288
4,245	4,285	532	456	380	334	293
4,285	4,325	541	465	389	339	298
4,325	4,365	550	474	398	344	303
4,365	4,405	558	482	406	349	307
4,405	4,445	567	491	415	354	312
4,445	4,485	576	500	424	358	317
4,485	4,525	585	509	433	363	322
4,525	4,565	594	518	442	368	327
4,565	4,605	602	526	450	374	331
4,605	4,645	611	535	459	383	336
4,645	4,685	620	544	468	392	341
4,685	4,725	629	553	477	401	346
4,725	4,765	638	562	486	409	351
4,765	4,805	646	570	494	418	355
4,805	4,845	655	579	503	427	360
4,845	4,885	664	588	512	436	365
4,885	4,925	673	597	521	445	370
4,925	4,965	682	606	530	453	377
4,965	5,005	690	614	538	462	386
5,005	5,045	699	623	547	471	395
5,045	5,085	708	632	556	480	404
5,085	5,125	717	641	565	489	413
5,125	5,165	726	650	574	497	421
5,165	5,205	734	658	582	506	430
5,205	5,245	743	667	591	515	439
5,245	5,285	752	676	600	524	448
5,285	5,325	761	685	609	533	457
5,325	5,365	770	694	618	541	465
5,365	5,405	778	702	626	550	474

(a) SINGLE person (including head of household)—

If the amount of wages (after subtracting withholding allowances) is:		The amount of income tax to withhold is:
Not over \$308		\$0
Over—	But not over—	of excess over—
\$308	—\$1,102 . .	\$0.00 plus 10%
\$1,102	—\$3,533 . .	\$79.40 plus 12%
\$3,533	—\$7,183 . .	\$371.12 plus 22%
\$7,183	—\$13,433 . .	\$1,174.12 plus 24%
\$13,433	—\$16,975 . .	\$2,674.12 plus 32%
\$16,975	—\$41,975 . .	\$3,807.56 plus 35%
\$41,975		\$12,557.56 plus 37%

The table for percentage method of withholding is shown to the right. To calculate the tax for additional withholding allowances, reduce the wage amount by \$345.80 for each allowance claimed.

The federal withholding information can be found in Chapter 17 of Publication 15 from the Department of the Treasury, Internal Revenue Service.

Federal Withholding Tables for Wages Paid Through December 2018

Married Persons — Monthly Payroll Period

Wages		Withholding Allowances Claimed				
At least	But less than	0	1	2	3	4
The amount of income tax to be withheld is						
\$ 0	\$950	\$0	\$0	\$0	\$0	\$0
950	990	1	0	0	0	0
990	1,030	5	0	0	0	0
1,030	1,070	9	0	0	0	0
1,070	1,110	13	0	0	0	0
1,110	1,150	17	0	0	0	0
1,150	1,190	21	0	0	0	0
1,190	1,230	25	0	0	0	0
1,230	1,270	29	0	0	0	0
1,270	1,310	33	0	0	0	0
1,310	1,350	37	2	0	0	0
1,350	1,390	41	6	0	0	0
1,390	1,430	45	10	0	0	0
1,430	1,470	49	14	0	0	0
1,470	1,510	53	18	0	0	0
1,510	1,550	57	22	0	0	0
1,550	1,590	61	26	0	0	0
1,590	1,630	65	30	0	0	0
1,630	1,670	69	34	0	0	0
1,670	1,710	73	38	4	0	0
1,710	1,750	77	42	8	0	0
1,750	1,790	81	46	12	0	0
1,790	1,830	85	50	16	0	0
1,830	1,870	89	54	20	0	0
1,870	1,910	93	58	24	0	0
1,910	1,950	97	62	28	0	0
1,950	1,990	101	66	32	0	0
1,990	2,030	105	70	36	1	0
2,030	2,070	109	74	40	5	0
2,070	2,110	113	78	44	9	0
2,110	2,150	117	82	48	13	0
2,150	2,190	121	86	52	17	0
2,190	2,230	125	90	56	21	0
2,230	2,270	129	94	60	25	0
2,270	2,310	133	98	64	29	0
2,310	2,350	137	102	68	33	0
2,350	2,390	141	106	72	37	2
2,390	2,430	145	110	76	41	6
2,430	2,470	149	114	80	45	10
2,470	2,510	153	118	84	49	14
2,510	2,550	157	122	88	53	18
2,550	2,590	161	126	92	57	22
2,590	2,630	166	130	96	61	26
2,630	2,670	171	134	100	65	30
2,670	2,710	176	138	104	69	34
2,710	2,750	180	142	108	73	38
2,750	2,790	185	146	112	77	42
2,790	2,830	190	150	116	81	46
2,830	2,870	195	154	120	85	50
2,870	2,910	200	158	124	89	54
2,910	2,950	204	163	128	93	58
2,950	2,990	209	168	132	97	62
2,990	3,030	214	172	136	101	66
3,030	3,070	219	177	140	105	70
3,070	3,110	224	182	144	109	74
3,110	3,150	228	187	148	113	78
3,150	3,190	233	192	152	117	82
3,190	3,230	238	196	156	121	86
3,230	3,270	243	201	160	125	90
3,270	3,310	248	206	165	129	94
3,310	3,350	252	211	169	133	98
3,350	3,390	257	216	174	137	102
3,390	3,430	262	220	179	141	106
3,430	3,470	267	225	184	145	110
3,470	3,510	272	230	189	149	114
3,510	3,550	276	235	193	153	118
3,550	3,590	281	240	198	157	122
3,590	3,630	286	244	203	161	126
3,630	3,670	291	249	208	166	130
3,670	3,710	296	254	213	171	134

Wages		Withholding Allowances Claimed				
At least	But less than	0	1	2	3	4
The amount of income tax to be withheld is						
\$3,710	\$3,750	\$300	\$259	\$217	\$176	\$138
3,750	3,790	305	264	222	181	142
3,790	3,830	310	268	227	185	146
3,830	3,870	315	273	232	190	150
3,870	3,910	320	278	237	195	154
3,910	3,950	324	283	241	200	158
3,950	3,990	329	288	246	205	163
3,990	4,030	334	292	251	209	168
4,030	4,070	339	297	256	214	173
4,070	4,110	344	302	261	219	178
4,110	4,150	348	307	265	224	182
4,150	4,190	353	312	270	229	187
4,190	4,230	358	316	275	233	192
4,230	4,270	363	321	280	238	197
4,270	4,310	368	326	285	243	202
4,310	4,350	372	331	289	248	206
4,350	4,390	377	336	294	253	211
4,390	4,430	382	340	299	257	216
4,430	4,470	387	345	304	262	221
4,470	4,510	392	350	309	267	226
4,510	4,550	396	355	313	272	230
4,550	4,590	401	360	318	277	235
4,590	4,630	406	364	323	281	240
4,630	4,670	411	369	328	286	245
4,670	4,710	416	374	333	291	250
4,710	4,750	420	379	337	296	254
4,750	4,790	425	384	342	301	259
4,790	4,830	430	388	347	305	264
4,830	4,870	435	393	352	310	269
4,870	4,910	440	398	357	315	274
4,910	4,950	444	403	361	320	278
4,950	4,990	449	408	366	325	283
4,990	5,030	454	412	371	329	288
5,030	5,070	459	417	376	334	293
5,070	5,110	464	422	381	339	298
5,110	5,150	468	427	385	344	302
5,150	5,190	473	432	390	349	307
5,190	5,230	478	436	395	353	312
5,230	5,270	483	441	400	358	317
5,270	5,310	488	446	405	363	322
5,310	5,350	492	451	409	368	326
5,350	5,390	497	456	414	373	331
5,390	5,430	502	460	419	377	336
5,430	5,470	507	465	424	382	341
5,470	5,510	512	470	429	387	346
5,510	5,550	516	475	433	392	350
5,550	5,590	521	480	438	397	355
5,590	5,630	526	484	443	401	360
5,630	5,670	531	489	448	406	365
5,670	5,710	536	494	453	411	370
5,710	5,750	540	499	457	416	374
5,750	5,790	545	504	462	421	379
5,790	5,830	550	508	467	425	384
5,830	5,870	555	513	472	430	389
5,870	5,910	560	518	477	435	394
5,910	5,950	564	523	481	440	398
5,950	5,990	569	528	486	445	403
5,990	6,030	574	532	491	449	408
6,030	6,070	579	537	496	454	413
6,070	6,110	584	542	501	459	418
6,110	6,150	588	547	505	464	422
6,150	6,190	593	552	510	469	427
6,190	6,230	598	556	515	473	432
6,230	6,270	603	561	520	478	437
6,270	6,310	608	566	525	483	442
6,310	6,350	612	571	529	488	446

(b) MARRIED person—

If the amount of wages (after subtracting withholding allowances) is: The amount of income tax to withhold is:

Not over \$963	\$0	
Over—	But not over—	of excess over—
\$963	—\$2,550 . .	\$0.00 plus 10% —\$963
\$2,550	—\$7,413 . .	\$158.70 plus 12% —\$2,550
\$7,413	—\$14,713 . .	\$742.26 plus 22% —\$7,413
\$14,713	—\$27,213 . .	\$2,348.26 plus 24% —\$14,713
\$27,213	—\$34,296 . .	\$5,348.26 plus 32% —\$27,213
\$34,296	—\$50,963 . .	\$7,614.82 plus 35% —\$34,296
\$50,963		\$13,448.27 plus 37% —\$50,963

The table for percentage method of withholding is shown to the right. To calculate the tax for additional withholding allowances, reduce the wage amount by \$345.80 for each allowance claimed.

The federal withholding information can be found in Chapter 17 of Publication 15 from the Department of the Treasury, Internal Revenue Service.

2018 State of Ohio Monthly Withholding Tables

Wages		Withholding Allowances Claimed				
At least	But less than	0	1	2	3	4
The amount of income tax to be withheld is						
\$0	80	0.44	0.14	0.00	0.00	0.00
80	90	0.50	0.20	0.00	0.00	0.00
90	100	0.56	0.25	0.00	0.00	0.00
100	110	0.61	0.31	0.01	0.00	0.00
110	120	0.67	0.37	0.06	0.00	0.00
120	130	0.72	0.42	0.12	0.00	0.00
130	140	0.78	0.48	0.18	0.00	0.00
140	150	0.83	0.53	0.23	0.00	0.00
150	160	0.89	0.59	0.29	0.00	0.00
160	170	0.95	0.64	0.34	0.04	0.00
170	180	1.00	0.70	0.40	0.10	0.00
180	190	1.06	0.76	0.45	0.15	0.00
190	200	1.11	0.81	0.51	0.21	0.00
200	220	1.22	0.92	0.62	0.32	0.02
220	240	1.33	1.03	0.73	0.43	0.13
240	260	1.45	1.14	0.84	0.54	0.24
260	280	1.56	1.26	0.95	0.65	0.35
280	300	1.67	1.37	1.07	0.76	0.46
300	320	1.78	1.48	1.18	0.88	0.57
320	340	1.89	1.59	1.29	0.99	0.69
340	360	2.00	1.70	1.40	1.10	0.80
360	380	2.11	1.81	1.51	1.21	0.91
380	400	2.22	1.92	1.62	1.32	1.02
400	440	2.58	2.15	1.84	1.54	1.24
440	480	3.02	2.42	2.07	1.77	1.46
480	520	3.47	2.87	2.29	1.99	1.69
520	560	3.91	3.31	2.71	2.21	1.91
560	600	4.36	3.76	3.15	2.55	2.13
600	640	4.80	4.20	3.60	3.00	2.39
640	680	5.25	4.65	4.04	3.44	2.84
680	720	5.69	5.09	4.49	3.89	3.28
720	760	6.14	5.54	4.93	4.33	3.73
760	800	6.58	5.98	5.38	4.78	4.17
800	840	7.10	6.43	5.82	5.22	4.62
840	880	7.99	6.87	6.27	5.67	5.06
880	920	8.88	7.67	6.71	6.11	5.51
920	960	9.77	8.56	7.36	6.56	5.95
960	1,000	10.66	9.45	8.25	7.04	6.40
1,000	1,040	11.55	10.35	9.14	7.93	6.84
1,040	1,080	12.44	11.24	10.03	8.82	7.62
1,080	1,120	13.33	12.13	10.92	9.71	8.51
1,120	1,160	14.22	13.02	11.81	10.61	9.40
1,160	1,200	15.11	13.91	12.70	11.50	10.29
1,200	1,240	16.00	14.80	13.59	12.39	11.18
1,240	1,280	17.06	15.69	14.48	13.28	12.07
1,280	1,320	18.17	16.66	15.37	14.17	12.96
1,320	1,360	19.28	17.77	16.27	15.06	13.85
1,360	1,400	20.39	18.89	17.38	15.95	14.74
1,400	1,440	21.51	20.00	18.49	16.99	15.63
1,440	1,480	22.62	21.11	19.61	18.10	16.59
1,480	1,520	23.73	22.23	20.72	19.21	17.71

Wages		Withholding Allowances Claimed				
At least	But less than	0	1	2	3	4
The amount of income tax to be withheld is						
1,520	1,560	24.84	23.34	21.83	20.32	18.82
1,560	1,600	25.96	24.45	22.94	21.44	19.93
1,600	1,660	27.63	26.12	24.61	23.11	21.60
1,660	1,720	29.59	27.79	26.28	24.78	23.27
1,720	1,780	31.59	29.79	27.98	26.44	24.94
1,780	1,840	33.60	31.79	29.98	28.17	26.61
1,840	1,900	35.60	33.79	31.98	30.18	28.37
1,900	1,960	37.60	35.79	33.99	32.18	30.37
1,960	2,020	39.61	37.80	35.99	34.18	32.37
2,020	2,080	41.61	39.80	37.99	36.18	34.38
2,080	2,140	43.61	41.80	40.00	38.19	36.38
2,140	2,200	45.61	43.81	42.00	40.19	38.38
2,200	2,260	47.62	45.81	44.00	42.19	40.38
2,260	2,320	49.62	47.81	46.00	44.20	42.39
2,320	2,380	51.62	49.81	48.01	46.20	44.39
2,380	2,440	53.62	51.82	50.01	48.20	46.39
2,440	2,500	55.63	53.82	52.01	50.20	48.40
2,500	2,560	57.63	55.82	54.01	52.21	50.40
2,560	2,620	59.63	57.83	56.02	54.21	52.40
2,620	2,680	61.64	59.83	58.02	56.21	54.40
2,680	2,740	63.64	61.83	60.02	58.22	56.41
2,740	2,800	65.64	63.83	62.03	60.22	58.41
2,800	2,860	67.64	65.84	64.03	62.22	60.41
2,860	2,920	69.65	67.84	66.03	64.22	62.42
2,920	2,980	71.65	69.84	68.03	66.23	64.42
2,980	3,040	73.65	71.84	70.04	68.23	66.42
3,040	3,100	75.66	73.85	72.04	70.23	68.42
3,100	3,160	77.66	75.85	74.04	72.23	70.43
3,160	3,220	79.66	77.85	76.05	74.24	72.43
3,220	3,280	81.66	79.86	78.05	76.24	74.43
3,280	3,333	83.43	81.63	79.82	78.01	76.20
		3.894% of the excess over \$3,333 plus				
3,333	6,666	83.43	81.63	79.82	78.01	76.20
		4.451% of the excess over \$6,667 plus				
6,666	8,333	213.22	211.11	209.00	206.89	204.78
		5.563% of the excess over \$8,333 plus				
8,333 and over		287.41	285.00	282.59	280.18	277.77