

## How To Complete A Census For The SIMRP

1. In order for us to give you accurate numbers on the proposal, we must have all of this information.

2. You have 2 options to get us the information:

-You can complete the census yourself or

-You can send us a report with the information, and we will complete the census for you. Most payroll software has the option to pull custom reports with any data you choose.

3. We cannot move forward without this data.

4. We need the following information:

- Employee Last Name, Column "B"
- Employee First Name, Column "C"
- Department/Employee # (if Applicable), Column "D" **\*not needed\***
- Marital Status, Column "E"
- Work State, Column "F"
- Gross Annual Taxable Wages, Column "H"
- Pay Frequency, Column "I"
- Federal Withholding Status, Columns "J-L"
- State Withholding Status, Columns "M-N"
- Is W-4 2019 (or earlier) or 2020?, Column "O"
- Employee's Monthly Health Insurance Contribution & if it is pre-taxed for not, Columns "Q-R"
- Amount of any other pre-taxed insurance deductions, Column "V"
- Amount of any other post-taxed insurance deductions, Column "W"
- Amount of 401-k / IRA Monthly Contribution, Column "X"
- Amount of other after-tax deductions, Column "Y"

**-Employee Last Name & First Name** - this is the employee's name.

**-Marital Status** - This is the actual marital status of the employee not how they withhold on taxes.

**-Work State** - This is the state they are working in.

**-Gross Annual Wages** - We want you to be conservative here, only put what you know they will make over the course of 12 full months.

-See more details on the next page for this.

-This is not a year-to-date or what they made last year. We need a conservative average of what you know they will make on a normal 12 month period of time.

*-Do not include overtime or bonuses unless they are guaranteed.*

Example: Employee Johnny makes \$16.50 an hour. He is full time (40+ hours week.) He has the opportunity to get up to 10 hours a week of overtime, however he usually averages about 5 hours each week.

The Math on Johnny is: 40 hours X \$16.50/hr = \$660/week  
\$660/week X 52 weeks = \$34,320/year

You would input \$34,320 for him. Realistically he probably makes closer to \$40,755/year because he averages 5 hours a week of overtime. 5 hours a week at time and a half, multiplied by 52 weeks is an extra \$6,435.

-We always want to be conservative here, since that 5 hours of overtime is not guaranteed, we do not want to include it in the calculations.

-We would rather "leave a little money on the table" than take a chance of going too high.

**-Pay Frequency** - We need to know how often they get paid.

-weekly, bi-weekly, semi-monthly, or monthly

-bi-weekly is every 2 weeks (ex: every other Friday)

-semi-monthly is twice a month (ex: 1st & 15th)

**-Federal Withholding Status** - In 2020 the IRS came out with an updated W-4. There are 3 different scenarios that you will fall under when it comes to this:

1. You switched everyone to the new format.
2. You kept the existing employees on the old format and just have the new employees on the new format.
3. You never started using the new format and everyone is still on the old format.

-It doesn't matter which you are on, but it is very important when it comes to how we calculate the employees allotments.

(See example of the new format below)

<p><b>Form W-4</b> (Rev. December 2020) Department of the Treasury Internal Revenue Service</p>	<p><b>Employee's Withholding Certificate</b></p> <p>▶ <b>Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.</b> ▶ <b>Give Form W-4 to your employer.</b> ▶ <b>Your withholding is subject to review by the IRS.</b></p>		<p>OMB No. 1545-0074</p> <p><b>2021</b></p>
<p><b>Step 1:</b> <b>Enter Personal Information</b></p>	(a) First name and middle initial _____ Last name _____		(b) Social security number _____
	Address _____		▶ <b>Does your name match the name on your social security card?</b> If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to <a href="http://www.ssa.gov">www.ssa.gov</a> .
	City or town, state, and ZIP code _____		
	(c) <input type="checkbox"/> <b>Single or Married filing separately</b> <input type="checkbox"/> <b>Married filing jointly or Qualifying widow(er)</b> <input type="checkbox"/> <b>Head of household</b> (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)		
<p><b>Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5.</b> See page 2 for more information on each step, who can claim exemption from withholding, when to use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a>, and privacy.</p>			
<p><b>Step 2:</b> <b>Multiple Jobs or Spouse Works</b></p>	<p>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.</p> <p>Do <b>only one</b> of the following.</p> <p>(a) Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for most accurate withholding for this step (and Steps 3-4); <b>or</b></p> <p>(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; <b>or</b></p> <p>(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 accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld . . . . . ▶ <input type="checkbox"/></p> <p><b>TIP:</b> To be accurate, submit a 2021 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.</p>		
<p><b>Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs.</b> 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.)</p>			
<p><b>Step 3:</b> <b>Claim Dependents</b></p>	<p>If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):</p> <p>Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ _____</p> <p>Multiply the number of other dependents by \$500 . . . . . ▶ \$ _____</p> <p>Add the amounts above and enter the total here . . . . . <b>3</b> \$ _____</p>		
<p><b>Step 4 (optional):</b> <b>Other Adjustments</b></p>	<p>(a) <b>Other income (not from jobs).</b> 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 . . . . . <b>4(a)</b> \$ _____</p> <p>(b) <b>Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . . <b>4(b)</b> \$ _____</p> <p>(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each <b>pay period</b> . . . . . <b>4(c)</b> \$ _____</p>		
<p><b>Step 5:</b> <b>Sign Here</b></p>	<p>Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.</p> <p>▶ _____ ▶ _____ <b>Employee's signature</b> (This form is not valid unless you sign it.) <b>Date</b></p>		
<p><b>Employers Only</b></p>	Employer's name and address _____	First date of employment _____	Employer identification number (EIN) _____

-The old format (2019 and prior) just asked for the number of dependents. (Ex: Married w/3 or Single w/0)

-The new format (2020+) has a dollar amount that is withheld.

-You will find this information on steps 3-4 of the new format W-4. (See example below)

<b>Step 3:</b> <b>Claim Dependents</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):			
	Multiply the number of qualifying children under age 17 by \$2,000 ▶	\$ <b>6,000</b>		
	Multiply the number of other dependents by \$500 . . . . . ▶	\$ <b>0</b>		
	Add the amounts above and enter the total here . . . . .		<b>3</b>	\$ <b>6,000</b>
<b>Step 4 (optional):</b> <b>Other Adjustments</b>	<b>(a) Other income (not from jobs).</b> 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 . . . . .		<b>4(a)</b>	\$ <b>0</b>
	<b>(b) Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . .		<b>4(b)</b>	\$ <b>0</b>
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld each pay period . . . . .		<b>4(c)</b>	\$ <b>0</b>

-On Column "L" of the census it asks for "Total of Steps 3-4(b) (on 2020 W-4,)" using the example above you would put \$6,000 in that cell for this employee.

-If they are on the old format you would leave column "L" blank and put "3" in the cell on column "K" for this employee. (See example below of both W-4 formats)

H	I	J	K	L	M	N
Confidential Tax Information						
		Federal			State	
Gross Annual TAXABLE Wages	Pay Frequency*	Federal W-4 Marital Status	Federal W-4 Dependents Claimed	Total of Steps 3-4(b) (on 2020 W-4)	State Marital Withholding Status	State Withholding Dependents
34,320	SM	M		6,000		
34,320	SM	M	3			

**-State Withholding Status** - Each state has a different format.

-For example, in Alabama it is called an A-4. The A-4 uses the same format as the old Federal W-4 (2019 and prior.) They only ask for the number of dependents.

-But in Mississippi, they have a totally different way they calculate it, it is a dollar amount similar to the new format on the Federal W-4. However, they calculate the amount differently.

-In Texas & Tennessee, they do not have state taxes at all.

-Whatever format the state uses you would input this information in the cells under columns "M" & "N" on the census.

-If it is a state that does not withhold taxes, leave this blank. (See example below)

H	I	J	K	L	M	N
Confidential Tax Information						
		Federal			State	
Gross Annual TAXABLE Wages	Pay Frequency*	Federal W-4 Marital Status	Federal W-4 Dependents Claimed	Total of Steps 3-4(b) (on 2020 W-4)	State Marital Withholding Status	State Withholding Dependents
34,320	SM	M		6,000	M	3
34,320	SM	M	3		M	3

**-Is W-4 2019 or older or 2020?** - We need to know here if they are on the old format or the new format.

-Simply put "2019" if they are on the old or put "2020" if they are on the new format.

**-Employee (Monthly Contribution)**- Need to know the dollar amount that each employee is contributing to their health insurance each month.

-See more details for this on the next page.

-We don't need the total cost of their health coverage, just the amount that the employee is paying monthly.

**-Currently PRE-Tax? Y-Yes N-No** - We need to know if the amount you input for "Employee (Monthly Contribution)" (previous column) is being pre-taxed or not.

**-Is the box in step 2-c checked?** - This is only for the employees on the new format (2020 or newer) W-4. We need to know if the box is checked or not. (See example below)

**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](http://www.irs.gov/W4App) for most accurate withholding for this step (and Steps 3-4); **or**
- (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; **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 accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld . . . . .

**TIP:** To be accurate, submit a 2021 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

**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.)

**-Other (Monthly Pre-Taxed Deductions \$ Amount)** - This is other insurance products (that's not major medical) that is coming out of the employees check on a *pre-tax basis*.

-Ex: Dental, vision, accident, etc.

**-Monthly Post Tax Health Deduction \$ Amounts** - This is other insurance products (that's not major medical) this is coming out of the employees check on an *after-tax basis*.

**-401-k / IRA Monthly Amount** - This is the amount being withheld from the employee's check for retirement.

-If it's a percentage instead of a flat amount, take the amount you input into column "H" (Gross Annual Taxable Wages) and figure it from that.

-Example: Annual salary of \$34,320 and they have 3% held out for retirement.

-The Math:  $\$34,320 \times 3\% = \$1,029.60$ .  $\$1,029.60$  divided by 12 months =  $\$85.80/\text{month}$ . You would input  $\$85.80$  for this employee.

**-Other (After-Tax Deductions)** - This is anything else being held out of their check that has not already been accounted for.

-Ex: Uniforms, cell phone, etc.

In summary, you can complete the census yourself or we can do it for you. In order for us to complete it for you, we have to have all of the above data.

All payroll software has a reporting option, if you'll pull a report (Excel format) with all of this information on it, we will be happy to plug the data into the census for you.

If you are unsure which report is needed, we are happy to help. We can jump on a quick Zoom and walk you through it.

Do not hesitate to reach out to our team here at Citadel Benefits Group for help with this process or contact your Agent.

Our contact info:

Citadel Benefits Group

1-866-826-5309

When you call in, tell whoever answers that you "need help completing the census."