FORM **K-4**

Commonwealth of Kentucky
Department of Revenue

KENTUCKY'S WITHHOLDING CERTIFICATE

2026

Social Security Number

Name—Last, First, Middle Initial

Mailing Address (Number and Street including Apartment Number or P.O. Box)

City, Town or Post Office | State | ZIP Code

Only complete this form if you want additional withholding per pay period or if you qualify for one of the exemptions from Kentucky income tax.

All Kentucky wage earners are taxed at a flat 3.5% rate with a standard deduction allowance of $3,360. The Department of Revenue annually adjust the standard deduction in accordance with KRS 141.081(2)(a).

Check if exempt:

☐ 1. Kentucky income tax liability is not expected this year (see instructions)

☐ 2. You qualify for the Fort Campbell Exemption Certificate. I am a resident of _____
State

☐ 3. You qualify for the nonresident military spouse exemption

☐ 4. You work in Kentucky and reside in a reciprocal state

Additional withholding per pay period under agreement with employer $_____

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

_____ Signature

_____ Date

Instructions to Employees

All Kentucky wage earners are taxed at a flat 4% tax rate with an allowance for the standard deduction.

You may be exempt from withholding if any of the four conditions below are met:

1. You may be exempt from withholding for 2026 if both the following apply:
   - For 2025 you had a right to a refund of all Kentucky income tax withheld because you had no Kentucky income tax liability, and
   - For 2026, you expect a refund of all your Kentucky income tax withheld.

Income Tax Liability Thresholds—The 2025 filing threshold amount based upon federal poverty level is expected to be $15,650 for a family size of one (single, or married living apart from your spouse for the entire year), $21,150 for a family of two (single with one dependent child or a married couple), $26,650 for a family of three (single with two dependent children or a married couple with one dependent child) and $32,150 for a family of four or more (single with three dependent children or a married couple with two or more dependent children). Modified gross income is equal to your federal adjusted gross income plus any interest income from other states municipal bonds and pension income from a qualifying lump-sum distribution. If your combined modified gross income is expected to be less than the threshold amount for your family size, then you (and your spouse, if applicable) may not have an income tax liability.

If both the above statements apply, you are exempt and may check box 1. Your exemption for 2026 expires February 15, 2027.

2. Under the provisions of Public Law 105–261, pay and compensation earned at the Fort Campbell, Kentucky, military base is exempt from Kentucky income tax if you are not a resident of Kentucky. KRS 141.010(32) defines "resident" as an individual domiciled within this state or an individual who is not domiciled in this state, but maintains a place of abode in this state and spends in the aggregate more than one hundred eighty-three (183) days of the taxable year in this state.

Check box 2 if you certify that you are not a resident of Kentucky and only earn wages as an employee at Fort Campbell, Kentucky. This exemption must be revoked within 10 days of a move or change of address to Kentucky.