

## 2017 Form 1099-R: Reporting Instructions

Generally, distributions from pensions, annuities, profit-sharing and retirement plans (including section 457 state and local government plans), IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

**Recipient's taxpayer identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete identification number to the IRS.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows the total amount you received this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, as nonperiodic payments, or as a total distribution. Report the amount on Form 1040, 1040A, or 1040NR on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount"), and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972.

**Box 2a.** This part of the distribution is generally taxable. If there is no entry in this box, the payer may not have all the facts needed to figure the taxable amount. In that case, the first box in box 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. See *Additional information* on the back of Copy 2. For an IRA distribution, see *IRAs and Roth IRAs* on this page. For a direct rollover, other than from a qualified plan to a Roth IRA, zero should be shown, and you must enter zero (-0-) on the "Taxable amount" line of your tax return.

If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the Form 4972 instructions for more information.

If you are an eligible retired public safety officer who elected to exclude from income distributions from your eligible plan used to pay certain insurance premiums, the amount shown in box 2a has not been reduced by the exclusion amount. See the instructions for Form 1040, 1040A, or 1040NR for more information.

**Box 2b.** If the first box is checked, the payer was unable to determine the taxable amount, and box 2a should be blank, except for an IRA. It is your responsibility to determine the taxable amount. If the second box is checked, the distribution was a total distribution that closed out your account.

**Box 4.** Shows federal income tax withheld. Include this amount on your income tax return as tax withheld, and if box 4 shows an amount (other than zero), attach Copy B to your return. Generally, if you will receive payments next year that are not eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P.

**Box 7.** The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the instructions for Form 5329.

### IRS Distribution codes:

- 1—Early distribution, no known exception (in most cases, under age 59½).
- 2—Early distribution, exception applies (under age 59½).
- 3—Disability.
- 4—Death.
- 5—Prohibited transaction.
- 6—Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).
- 7—Normal distribution.
- 8—Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2017.
- 9—Cost of current life insurance protection.
- A—May be eligible for 10-year tax option (see Form 4972).
- B—Designated Roth account distribution.
- Note.** If Code B is in box 7 and an amount is reported in box 10, see the instructions for Form 5329.
- D—Annuity payments from nonqualified annuities that may be subject to tax under section 1411.
- E—Distributions under Employee Plans Compliance Resolution System (EPCRS).
- F—Charitable gift annuity.
- G—Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.
- H—Direct rollover of a designated Roth account distribution to a Roth IRA.
- J—Early distribution from a Roth IRA, no known exception (in most cases, under age 59½).
- K—Distribution of traditional IRA assets not having a readily available FMV.
- L—Loans treated as distributions.
- N—Recharacterized IRA contribution made for 2017 and recharacterized in 2017.
- P—Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2016.
- Q—Qualified distribution from a Roth IRA.
- R—Recharacterized IRA contribution made for 2016 and recharacterized in 2017.
- S—Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).
- T—Roth IRA distribution, exception applies.
- U—Dividend distribution from ESOP under section. 404(k).
- Note.** This distribution is not eligible for rollover.
- W—Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements.

If the IRA/SEP/SIMPLE box is checked, you have received a traditional IRA, SEP, or SIMPLE distribution.

**Box 11.** The 1st year you made a contribution to the designated Roth account reported on this form is shown in this box.

**Boxes 12—17.** If state or local income tax was withheld from the distribution boxes 14 and 17 may show the part of the distribution subject to state and/or local tax.

**Future developments.** For the latest information about developments related to Form 1099-R and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form1099r](http://www.irs.gov/form1099r).