

UNDERSTANDING YOUR 1099-R FORM



Sample 1099-R for Calendar Year 2024

- 1 Gross Distribution**
Amount paid to you by MOSERS
- 2a Taxable Amount**
Portion of your total benefit that should be considered taxable income
- 4 Federal Income Tax Withheld**
Amount of federal income tax withheld
- 5 Service Purchase with After-Tax Funds**
Portion of service purchase excluded from taxable amount during year – only applies to after-tax funds. (Difference in Box 1 and Box 2a)
- 7 Distribution Code(s)**
Identifies the type of benefit being paid. See chart on pg. 2 of your 1099-R
- 9b Remaining Service Purchase Paid**
Remaining balance of what was paid in for any purchase of service to be applied in future years – decreases yearly by amount in box 5
- 14 State Income Tax Withheld**
Amount of MO income tax withheld

Health Insurance Deductions - Amount of medical premiums withheld from your MOSERS benefit

Dental Insurance Deductions - Amount of dental premiums withheld from your MOSERS benefit

Vision Insurance Deductions - Amount of vision premiums withheld from your MOSERS benefit

If you received pension benefit payments from MOSERS in 2024, we have mailed your 1099-R tax form to you. This form lists your 2024 retirement benefit income from MOSERS. You will need this form to file your income tax return. If you receive more than one benefit from MOSERS, you may receive more than one 1099-R from us. The 1099-R form provides the following information for the 2024 calendar year:

Form 1099-R <input type="checkbox"/> CORRECTED (if checked) <input type="checkbox"/> RE-ISSUE		1 Gross distribution \$ 11,908.88	OMB No. 1545-0119	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S name, street address, city, state and ZIP code MO STATE EMPLOYEES RETIREMENT SYSTEM 907 WILDWOOD DRIVE JEFFERSON CITY, MO 65109 800-827-1063		2a Taxable amount \$ 11,908.88	2024 Form 1099-R	
PAYER'S federal identification number		2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>	
RECIPIENT'S identification number XXX-XX-1234		3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$ 1,800.00	5 Service Purchase with After-tax Funds (excluded from taxable amount) \$.00
RECIPIENT'S name, street address (including apt. no.), city, state and ZIP code PENNY SAVER 114 RETIREMENT ST. JEFFERSON CITY, MO 65109		6 Net unrealized appreciation in employer's securities \$	7 Distribution code(s) IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other \$ %
10 Amt allocable to IRR within 5 yrs		9a Your percentage of total distribution %	9b Remaining Service Purchase Paid \$.00	
11 1st year of desig. Roth Contrib.		14 State tax withheld \$ 900.00	15 State/Payer's state no.	16 State distribution \$
12 FATCA filing requirement		17 Local tax withheld \$	18 Name of locality	19 Local distribution \$
Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in Box 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.		Health Ins Deductions \$	Dental Ins Deductions \$	Vision Ins Deductions \$

Department of the Treasury - Internal Revenue Service

For More Information

- Consult with your tax advisor with any questions.
- Contact your medical, dental, and vision insurance provider for more detailed information on the deductions from your MOSERS benefits.
- Access your 1099-R form if you need a replacement copy or change your withholdings by logging in to [myMOSERS](https://www.mosers.org) (from www.mosers.org).
- Questions about the 1099-R form or the [Missouri Public Pension Exemption](#)? Contact:

Internal Revenue Service (IRS)
Phone: (800) 829-1040
Jefferson City office (for some services):
(844) 545-5640
Website: www.irs.gov

Missouri Department of Revenue
Phone: (573) 751-3505
Automated Inquiry: (573) 526-8299
Website: www.dor.mo.gov/personal

