

UNDERSTANDING YOUR 1099-R FORM

Sample 1099-R for Calendar Year 2019

- 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** **Employee Contributions¹/ Designated Roth contributions or insurance premiums²**
Portion of service purchase excluded from taxable amount – 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 page 2 of your 1099-R
 - 9b** **Total Employee Contributions¹**
Remaining balance of what was paid in for any purchase of service to be applied in future years – decreases yearly
 - 12** **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 2019, we have mailed your 1099-R tax form to you. This form lists your 2019 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. Your 1099-R provides the following information for the 2019 calendar year:

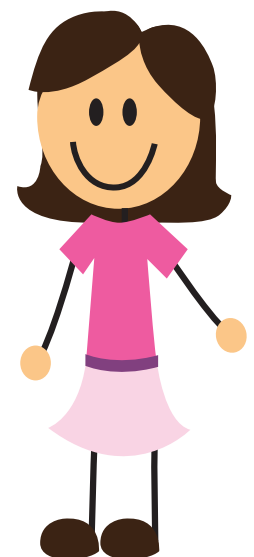
Form 1099-R <input type="checkbox"/> CORRECTED (if checked) <input type="checkbox"/> RE-ISSUE			1 Gross distribution \$ 11,908.88		OMB No. 1545-0119 2019 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S name, street address, 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			
PAYER'S federal identification number 436122488			RECIPIENT'S identification number XXX-XX-1234		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	
RECIPIENT'S name, street address (including apt. no.), city, state and ZIP code PENNY SAVER 114 RETIREMENT ST. JEFFERSON CITY, MO 65109			3 Capital gain (included in box 2a) \$		4 Federal income tax withheld \$ 1,800.00	
10 Amt allocable to IRR within 5 yrs			11 1st year of desig. Roth Contrib.		5 Service Purchase with After-tax Funds (excluded from taxable amount) \$.00	
12 State tax withheld \$ 900.00			13 State/Payer's state no. MO/014266911		6 Net unrealized appreciation in employer's securities \$	
15 Local tax withheld			16 Name of locality		7 Distribution code(s) <input type="checkbox"/> IRA/SEP/SIMPLE <input type="checkbox"/>	
17 Local distribution			8 Other \$ %		9a Your percentage of total distribution %	
9b Remaining Service Purchase Paid \$.00			14 State distribution \$		17 Local distribution \$	
11 1st year of desig. Roth Contrib.			FATCA filing requirement		15 Local tax withheld \$	
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** (from www.mosers.org).
- Questions about the **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



¹ In this context, "Employee Contributions" refers to any after-tax payment for purchase of service, NOT the 4% employee contributions made to MOSERS by members of MSEP 2011 and the Judicial Plan 2011.

² For MOSERS members, any insurance premiums are listed at the bottom of your 1099-R (not in box 5).