

# UNDERSTANDING YOUR 1099-R FORM



## Sample 1099-R for Calendar Year 2018

- 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 Contributions<sup>1</sup> Designated Roth contributions or insurance premiums<sup>2</sup>**  
*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 Contributions<sup>1</sup>**  
*Remaining balance of what was paid in for any purchase of service to be applied in future years – decreases yearly*
- 12** **State Tax Withheld**  
*Amount of MO income tax withheld*
- Health Insurance Deductions**  
*Amount of medical premiums withheld*
- Dental Insurance Deductions**  
*Amount of dental premiums withheld*
- Vision Insurance Deductions**  
*Amount of vision premiums withheld*

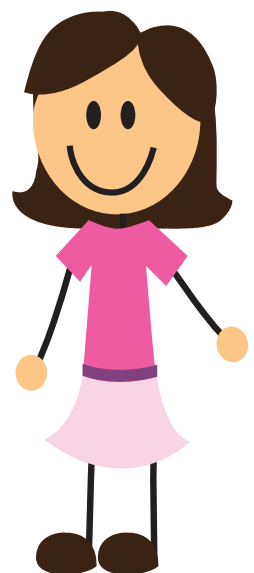
If you received pension benefit payments from MOSERS in 2018, we have mailed your 1099-R tax form to you. This form lists your 2018 retirement benefit income from MOSERS. You will need this form to file your income tax return. If you receive more than one benefit from MOSERS, you may receive more than one 1099-R from us. Your 1099-R provides the following information for the 2018 calendar year:

Form 1099-R <input type="checkbox"/> CORRECTED (if checked) <input checked="" type="checkbox"/> RE-ISSUE			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.ST.EMPLOYEES RETIREMENT SYSTEM 907 WILDWOOD DRIVE JEFFERSON CITY, MO. 65102 800-827-1063			<b>2018</b> Form 1099-R		
PAYER'S federal identification number 436122488			RECIPIENT'S identification number XXX-XX-XXXX		1 Gross distribution \$ 11,908.88
RECIPIENT'S name, street address (including apt. no.), city, state and ZIP code  Penny Saver 114 Retirement St. Jefferson City MO 65109 1207			3 Capital gain (included in box 2a) \$		2a Taxable amount \$ 11,908.88
10 Amt allocable to IRR within 5 yrs			11 1st year of desig. Roth Contrib.		FATCA filing requirement
12 State tax withheld \$ 900.00			13 State/Payer's state no. MO/014266911		4 Federal income tax withheld \$ 1,800.00
15 Local tax withheld			16 Name of locality		5 Employee contributions / Designated Roth contributions or insurance premiums \$ .00
17 Local distribution			18 Other		6 Net unrealized appreciation in employer's securities \$
Health Ins Deductions \$			Dental Ins Deductions \$		7 Distribution code(s) 4
Vision Ins Deductions \$			9a Your percentage of total distribution %		8 Other \$ %
9b Total employee contributions \$ .00			14 State distribution \$		9 Total employee contributions \$ .00
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.			15 State/Payer's state no. MO/014266911		16 Name of locality
Department of the Treasury - Internal Revenue Service			17 Local distribution \$		18 Other \$ %

## 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 by logging in to your **MOSERS Member Homepage** if you need a replacement copy.
- Questions about the **Public Pension Exemption?** Contact:  

<b>Internal Revenue Service (IRS)</b> Phone: (800) 829-1040 Jefferson City office (for some services): (573) 469-0050 Website: <a href="http://www.irs.gov">www.irs.gov</a>	<b>Missouri Department of Revenue</b> Phone: (573) 751-3505 Automated Inquiry: (573) 526-8299 Website: <a href="http://www.dor.mo.gov/personal">www.dor.mo.gov/personal</a>
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<sup>1</sup> 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.

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