

Form 1099-R CORRECTED (if checked) OMB No. 1545-0119 **2020**
Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

1 Gross distribution	2a Taxable amount		
\$	\$		
2b Taxable amount not determined	Total distribution	12 FATCA filing requirement	13 Date of payment

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and phone no.

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PAYER'S TIN		RECIPIENT'S TIN	
3 Capital gain (included in box 2a)	4 Federal income tax withheld	5 Employee contributions/Designated Roth contributions or insurance premiums	
\$	\$	\$	
6 Net unrealized appreciation in employer's securities	7 Distribution code(s)	IRA/SEP/SIMPLE	8 Other %
\$		\$	
9a Your percentage of total distribution	9b Total employee contributions		
	% \$		

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Account number (see instruc.)	11 1st year of desig. Roth contrib.	10 Amount allocable to IRR within 5 years
		\$
14 State tax withheld	15 State/Payer's state no.	16 State distribution
\$		\$
17 Local tax withheld	18 Name of locality	19 Local distribution
\$		\$

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Copy 2 File this copy with your state, city, or local income tax return, when required.

Department of the Treasury
Internal Revenue Service
www.irs.gov/Form1099R

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\$		\$

Copy C For Recipient's Records

This information is being furnished to the IRS.

Department of the Treasury
Internal Revenue Service
(keep for your records)
www.irs.gov/Form1099R

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.

www.irs.gov/Form1099R

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Department of the Treasury
Internal Revenue Service

Instructions for Recipient

Generally, distributions from retirement plans (IRAs, qualified plans, section 403(b) plans, and governmental section 457(b) plans), insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans and section 403(b) plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer didn't show the taxable amount in box 2a. See the instructions for your tax return.

IRAs. For distributions from a traditional, individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer isn't required to compute the taxable amount. If you are at least age 70½ by the end of 2019 (age 72 by the end of later years), you must take minimum distributions from your IRA (other than a Roth IRA). If you don't, you're subject to a 50% excise tax on the amount that should've been distributed. See Pub. 590-A and Pub. 590-B for more information on IRAs.

Roth IRAs. For distributions from a Roth IRA, generally the payer isn't required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown in box 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, section 403(b) plan, or governmental section 457(b) plan, you may have to include the loan in your taxable income. There are exceptions to this rule. If your loan is taxable, code L will be shown in box 7. See Pub. 575.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However the payer has reported your complete TIN to the IRS.

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

Box 1. Shows the total amount you received this year. The amount may include distributions from a qualified plan, IRA, or other account, and recharacterized IRA contributions, or you may have received it as periodic payments, nonperiodic payments, or a total distribution. Report the amount on Form 1040, 1040-SR, or 1040-NR on the line for "IRAs, 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. If you have a qualified plan, you may have to report the amount on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contributions, excess contributions, and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is designated Roth contributions or your after-tax contributions or if you're self-employed.

Box 2. Shows the total amount you received this year. The amount may include distributions from a qualified plan, IRA, or other account, and recharacterized IRA contributions, or you may have received it as periodic payments, nonperiodic payments, or a total distribution. Report the amount on Form 1040, 1040-SR, or 1040-NR on the line for "IRAs, 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. If you have a qualified plan, you may have to report the amount on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contributions, excess contributions, and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is designated Roth contributions or your after-tax contributions or if you're self-employed.

Box 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936, (or you're the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Forms 1040 and 1040-SR)). See the Form 4972 instructions. For a charitable gift annuity, report as a long-term capital gain as explained in the instructions for Form 8849.

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 receive payments that are subject to withholding, you'll receive a Form W-4 that shows the amount that not to have income tax withheld by giving the payer Form W-4F.

(Continued on the back of Copy C.)

Instructions for Recipient (Continued)

Box 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year, the portion that's your basis in a designated Roth account, the part of premiums paid on a contract that's a qualified long-term care insurance, or the portion that's a part of a charitable gift annuity, or the investment in a life insurance contract reportable under section 6050Y. This box doesn't show any IRA contributions. If the amount shown is your basis in a designated Roth account, the year you first made contributions to that account may be entered in box 11.

Box 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) amount is shown in box 6. You may elect to include it in your gross income when you sell the securities unless you choose to include it in your gross income this year. See Pub. 575 and Form 4972. If you roll over the distribution to a designated Roth account in the same plan or to a Roth IRA, see the instructions for box 2a. For a direct rollover to a designated Roth account in the same plan or to a Roth IRA, the NUA is included in box 2a. If you didn't receive a lump-sum distribution, the amount shown is the NUA attributable to the distribution. See the instructions for box 2a 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.

Box 7. Shows the date of payment for reportable death benefits under section 6050Y. If state or local income tax was withheld from the distribution, boxes 1a and 19 may show the part of the distribution subject to state and/or local tax.

Box 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It isn't taxable when you receive it and shouldn't be included in boxes 1 and 2a. When you receive periodic payments from the annuity contract, they're taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You'll need this information if you use the 10-year tax option (Form 4972) to report the distribution. See the instructions for Form 4972 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.

Box 9. If a total distribution was made to more than one person, the percentage you received is shown.

Box 9b. For a life annuity from a qualified plan or from a section 403(b) plan (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See Pub. 575.

Box 10. Amount is reported in this box, see the instructions for Form 5329 and Pub. 575.

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

Box 12. If box 12 is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement under FATCA. You may also have a filing requirement. See the instructions for Form 8938.

Box 13. Shows the date of payment for reportable death benefits under section 6050Y.

Boxes 14-19. If state or local income tax was withheld from the distribution, boxes 1a and 19 may show the part of the distribution subject to state and/or local tax.

Additional information. You may want to see:

Form W-4P, Form 4972, Form 5329, Form 8606
Pub. 525, Taxable and Nontaxable Income
Pub. 560, Retirement Plans for Small Business
Pub. 571, Tax-Shelter Annuity Plans
Pub. 575, Pension and Annuity Income
Pub. 590-A, Contributions to IRAs
Pub. 590-B, Distributions from IRAs
Pub. 721, U.S. Civil Service Retirement Benefits
Pub. 939, General Rule for Pensions and Annuities
Pub. 969, HSAs and Other Tax-Favored Health Plans

If a life insurance, annuity, qualified long-term care, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown in this box and code 6 will be shown in box 7. If a charge or payment was made against the cash value of an annuity contract or the cash value of a life insurance contract, an amount will be shown in this box and code W will be shown in box 7. You need not report these amounts on your tax return. If code C is shown on box 7, the amount shown in box 1 is a receipt of reportable death benefits that is taxable in part.

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. For more information on the instructions for box 2a, see the IRA distribution, see IRAs and Roth IRAs earlier. For a direct rollover, other than from a qualified plan, sec. 403(b) plan, or governmental sec. 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, zero should be shown, and you must enter zero (-0-) on the "taxable amount" line of your tax return. If you roll over a distribution (other than a distribution from a designated Roth account) to a designated Roth account in the same plan or to a Roth IRA, you must include on the "taxable amount" line of your tax return the amount shown in this box plus the amount in box 6, if any.

If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you're 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're 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 hasn't been reduced by the exclusion amount. See the instructions for your tax return for more information.

Box 2b. If the first box is checked, the payer was unable to determine the taxable amount in box 2a, and the amount shown in box 2b should be checked. The distribution was a total distribution that closed out your account.

Box 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936, (or you're the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Forms 1040 and 1040-SR)). See the Form 4972 instructions. For a charitable gift annuity, report as a long-term capital gain as explained in the instructions for Form 8849.

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 receive payments that are subject to withholding, you'll receive a Form W-4 that shows the amount that not to have income tax withheld by giving the payer Form W-4F.

P—Excess contributions plus earnings/excess deferrals (and/or earnings)

Q—Qualified distribution from a Roth IRA.

R—Recharacterized IRA contribution made for 2019 and recharacterized in 2020.

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).

W—Charges or payments for purchasing qualified long-term care insurance (in the SEP-IRA/E box is checked, you received a traditional IRA, SEP, or SIMPLE distribution).

Box 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It isn't taxable when you receive it and shouldn't be included in boxes 1 and 2a. When you receive periodic payments from the annuity contract, they're taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You'll need this information if you use the 10-year tax option (Form 4972) to report the distribution. See the instructions for Form 4972 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.

Box 9a. If a total distribution was made to more than one person, the percentage you received is shown.

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