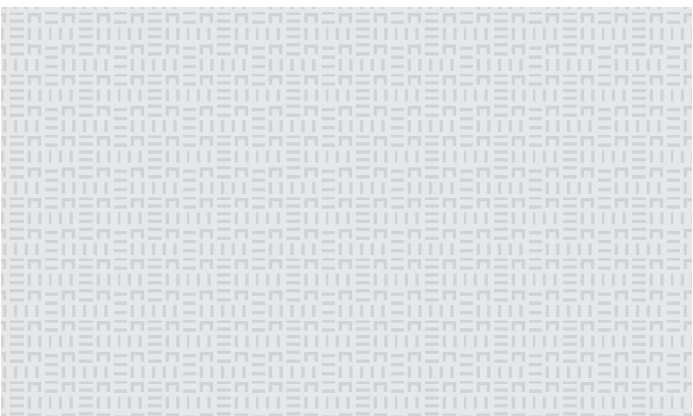
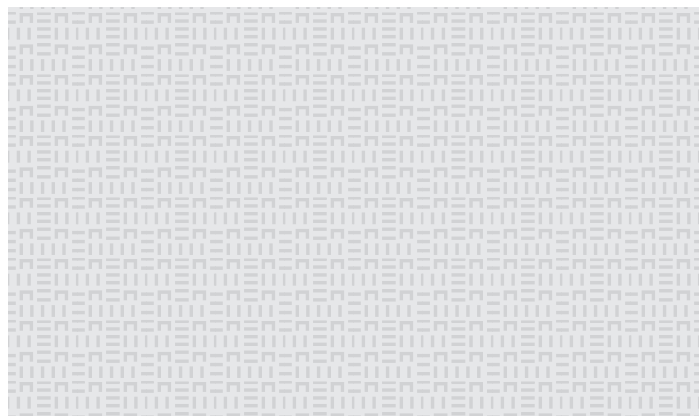
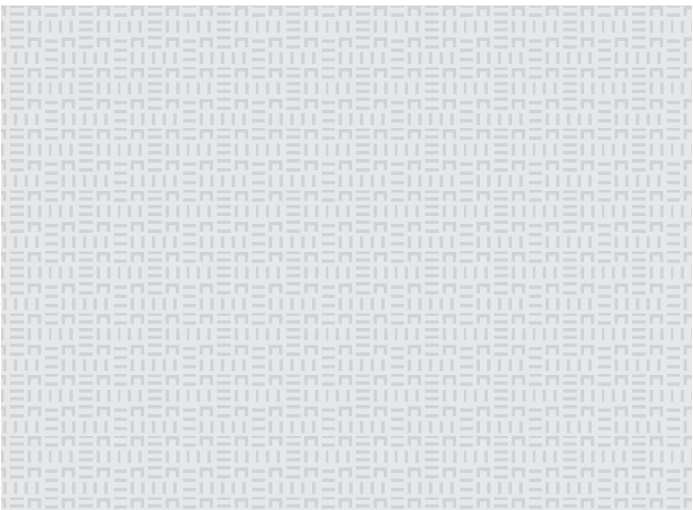
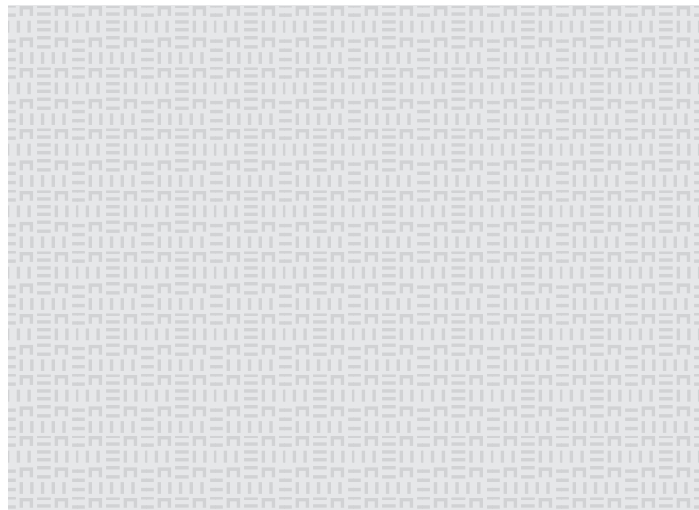


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Important Tax Document Enclosed

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2. WITH THIS SIDE UP, SLIDE FINGER BETWEEN FRONT AND MIDDLE PANEL, SLIDE FINGER UP TO OPEN
 3. BEFORE DETACHING W-2'S SLIDE FINGER UP BETWEEN MIDDLE PANEL AND SHORT PANEL TO REMOVE

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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 your basis in a designated Roth account, the part of premiums paid on commercial annuities or annuities, 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 is shown.
- 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) (any increase in value of such securities while in the trust) is taxed only when you sell the securities. If you roll over the distribution to a designated Roth IRA, the NUA is not taxable. 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 amount shown is the NUA attributable to employee contributions, which isn't taxed until you sell the securities.
- Box 7.** The following codes identify the distribution you received. For more information on these codes, see the instructions for box 1. See the instructions for Form 5329.
 - 1—Early distribution, no known exception (in most cases, under age 59½).
 - 2—Normal distribution.
 - 3—Early distribution, exception applies (under age 59½).
 - 4—Death.
 - 5—Prohibited transaction.
 - 6—Section 1035 exchange (a tax-free exchange of the insurance, annuity, or endowment contract).
 - 7—Normal distribution.
 - 8—Excess contributions plus earnings/excess deferrals (and/or earnings)
 - 9—May be eligible for 10-year tax option (see Form 4972).
 - A—Designated Roth account distribution.
 - B—May be eligible for 10-year tax option (see Form 4972).
 - C—Applicable death benefits under section 6907.
 - D—Annuity payments from nonqualified annuities that may be subject to tax under section 1411 (Employee Plans Compliance Resolution System (EPCRS)).
 - E—Distributions under Employee Plans Compliance Resolution System (EPCRS).
 - F—Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a government plan, or a Roth IRA.
 - G—Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a government plan, or a Roth IRA, if you rolled over the distribution to a designated Roth account under age 59½ from a Roth IRA, no known exception (in most cases, under age 59½).
 - H—Direct rollover of a designated Roth account distribution to a Roth IRA, under age 59½ from a Roth IRA, no known exception (in most cases, under age 59½).
 - I—Distribution of traditional IRA assets not having a readily available FVW.
 - K—Distribution of traditional IRA assets not having a readily available FVW.
 - L—Loans treated as distributions.
 - M—Recharacterized IRA contribution made for 2022 and recharacterized in 2022.
 - N—Recharacterized IRA contribution made for 2022 and recharacterized in 2022.
 - P—Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2021.
- Box 8.** If you received an annuity contract as part of a distribution, the value of the contract is shown. If it's taxable when you receive it and 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 long-term care insurance contracts under combined arrangements, the amount of the reduction in the investment (but not below zero) in the annuity or the insurance contract is reported here.
- Box 9a.** 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 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 percentage you received is shown.
- Box 10.** If an 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 is reported on this line. If you rolled over the distribution from a qualified plan or a Roth IRA to a designated Roth account in the same plan or to a Roth IRA, you may also have a filing requirement. See the instructions for Form 5329.
- Box 12.** Shows the date of payment for reportable death benefits under section 6097.
- Boxes 14-19.** If state or local income tax was withheld from the distribution, boxes 16 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 5606**
- 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. 583, Section 401(a) and 408(a) Plans**
- Pub. 590-6, 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**

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're at least age 72, 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 8696. 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, 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. 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, TIN, 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 distributed 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 lump-sum payments, or a total distribution. Report the amount on Form 1040, 1041, or 1042. For more information, see the instructions for Form 1040, 1041, or 1042. However, if this is a lump-sum distribution (see Form 4972. If you haven't reached minimum retirement age, report your disability payments on the line for wages, salaries, tips, etc., on your federal income tax return. For more information on periodic payments, excess deferrals, excess contributions, or excess aggregate distributions except if the distribution is of designated Roth contributions or your after-tax contributions or if you're self-employed.

Box 2. Shows the amount of the distribution that is taxable. This amount may be shown in box 2a if you're eligible for the 10-year tax option. See the instructions for Form 4972.

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 distribution. For a capital gain distribution, report as a lump-sum capital gain explained in the instructions for Form 8949.

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), eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P.

(Continued on the back of Copy C.)

B-1A

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REMOVE THESE EDGES FIRST: FIRST: FOLD, CREASE AND TEAR ALONG PERFORATION

BACK; HEAD TO HEAD; SCREENS 10% & 50%