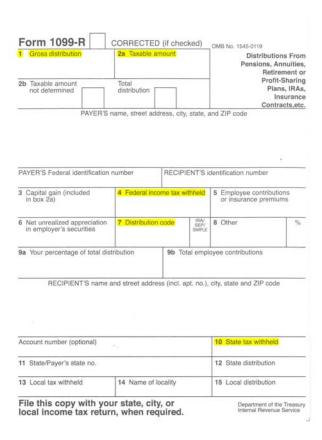


## Understanding Your 1099-R

WCERS benefit recipients begin receiving Form 1099-R in mid-January. Forms are printed in order of Social Security number and scheduled to be mailed by the end of January. This form shows the total funds you received from the Retirement System in a calendar year. If you have a professional tax advisor, we suggest you make this information available for his or her review.

For each 1099-R on file, the following information will be displayed in a quadruplicate layout:

- Gross Distribution (Box 1) Total income you received for the calendar year
- Taxable Amount (Box 2a)
- Federal Income Tax Withheld (Box 4)
- Distribution Code (Box 7) See explanation of distribution codes on the reverse side of the 1099-R
- State Income Tax Withheld (Box 10)



All 1099-R forms are mailed, therefore it is imperative to have your correct address on file. If your address needs to be updated, WCERS requires the request to be submitted in writing with signature to complete the change. You may mail, email or fax the necessary change. Requests for faxed copies of the 1099-R must be preceded by client's signature of authorization to release confidential information to a named recipient of the desired fax number.