



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 1099-R
- State Income Tax (Box 14)

Form 1099-R		CORRECTED (if checked)		OMB No. 1545-0119	
1 Gross distribution		2a Taxable amount		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
\$		\$			
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.					
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)		8 Other	
\$		IRA/SEP/SIMPLE		%	
9a Your percentage of total distribution		9b Total employee contributions			
%		\$			
RECIPIENT'S name, street address, city or town, state or province, country, and ZIP or foreign postal code					
Account number (see instructions)		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	
\$				\$	
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	

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 a 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.**