



## Information about your 1099-R

This is an example of a 1099-R tax form. The contents of many of the form's boxes are described below. If you have questions regarding your 1099-R, contact your tax advisor or the IRS at 800-829-1040. If you have questions about your retirement benefits, contact us at 800-547-6657 or visit [www.drs.wa.gov](http://www.drs.wa.gov).

**1 Gross distribution** – The total amount we paid you during 2014.

**2a Taxable amount** – The taxable portion of Box 1. If this box is empty, see explanation of 2b.

**2b Taxable amount not determined** – If this box is checked, we did not have all of the information needed to calculate your taxable amount. Refer to IRS publication 575, *Pension and Annuity Income* for assistance.

**Total distribution** – If this box is checked, the distribution you received closed your account.

**4 Federal income tax withheld** – The total amount of federal income tax withheld during 2014.

**5 Employee contributions** – The after-tax (non-taxable) contributions, if any, that you recovered tax free during 2014. DRS most commonly uses Box 5 for basis recovery which is calculated using any post-tax retirement contributions you paid in. This is usually for work done prior to 1984 when retirement contributions switched to pre-tax. See the IRS website for a full explanation of basis recovery.

**7 Distribution code** – The code identifying the type of benefit (retirement, disability, beneficiary, etc.) you received in 2014. **The codes are listed on the back of this page.**

**9b Total employee contributions** – The total amount of after-tax contributions you paid to your retirement system while working. We use this to determine the after-tax contribution amount shown in Box 5. This amount is only shown during your first year of retirement.

<b>1 Gross distribution</b>		OMB No. 1545-0119		<b>2014</b>	<b>Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.</b>
\$					
<b>2a Taxable amount</b>					
\$		Form 1099-R			
<b>2b Taxable amount not determined</b> <input type="checkbox"/>		<b>Total distribution</b> <input type="checkbox"/>		<b>Copy C For Recipient's Records</b>	
<b>3 Capital gain (included in box 2a)</b>		<b>4 Federal income tax withheld</b>			
\$	\$				
<b>5 Employee contributions / Designated Roth contributions or insurance premiums</b>		<b>6 Net unrealized appreciation in employer's securities</b>			
\$		\$			
<b>7 Distribution code(s)</b>		IRA/SEP/SIMPLE <input type="checkbox"/>	<b>8 Other</b>	%	This information is being furnished to the Internal Revenue Service.
		\$		%	
<b>9a Your percentage of total distribution</b>		<b>9b Total employee contributions</b>			
%		\$			

**You may receive more than one 1099-R if you:**

- Retired from more than one retirement system.
- Reached age 59½ during the tax year.
- Are receiving your own retirement benefit and a survivor benefit from someone else.
- Are receiving your own retirement benefit and a payment resulting from a divorce.
- Received a retirement benefit and a refund of contributions within the same tax year.

## Distribution codes used in Box 7

### The following codes identify your distribution:

- 1** – You are either:
  - Under the age of 55 and withdrew your retirement contributions; or
  - A retiree under age 55 who withdrew an annuity at retirement without rolling it over to an IRA, qualified plan or tax-sheltered annuity.
- 2** – You are either:
  - Over the age of 55, but under 59½ and withdrew your retirement contributions; or
  - A service retiree who is younger than 59½.
- 3** – You are receiving a disability retirement.
- 4** – You are a beneficiary, survivor or estate receiving payment(s) from a deceased member or retiree’s account.
- 7** – You are receiving a service retirement and you are over the age of 59½.
- G** – You directly rolled your payment into an IRA.