

UNDERSTANDING YOUR 1099-R FORM



Sample 1099-R for Calendar Year 2020

- 1 Gross Distribution**
Amount paid to you by MOSERS
- 2a Taxable Amount**
Portion of your total benefit that should be considered taxable income
- 4 Federal Income Tax Withheld**
Amount of federal income tax withheld
- 5 Service Purchase with After-Tax Funds**
Portion of service purchase excluded from taxable amount during year – only applies to after-tax funds. (Difference in Box 1 and Box 2a)
- 7 Distribution Code(s)**
Identifies the type of benefit being paid. See chart on pg. 2 of your 1099-R
- 9b Remaining Service Purchase Paid**
Remaining balance of what was paid in for any purchase of service to be applied in future years – decreases yearly by amount in box 5
- 14 State Income Tax Withheld**
Amount of MO income tax withheld

Health Insurance Deductions - Amount of medical premiums withheld from your MOSERS benefit

Dental Insurance Deductions - Amount of dental premiums withheld from your MOSERS benefit

Vision Insurance Deductions - Amount of vision premiums withheld from your MOSERS benefit

If you received pension benefit payments from MOSERS in 2020, we have mailed your 1099-R tax form to you. This form lists your 2020 retirement benefit income from MOSERS. You will need this form to file your income tax return. If you receive more than one benefit from MOSERS, you may receive more than one 1099-R from us. Your 1099-R provides the following information for the 2020 calendar year:

Form 1099-R			<input type="checkbox"/> CORRECTED (if checked)	<input type="checkbox"/> RE-ISSUE	OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S name, street address, city, state and ZIP code					1 Gross distribution	2020 Form 1099-R	
MO STATE EMPLOYEES RETIREMENT SYSTEM 907 WILDWOOD DRIVE JEFFERSON CITY, MO 65109 800-827-1063					\$ 11,908.88		
PAYER'S federal identification number 436122488					2a Taxable amount	Total distribution	
RECIPIENT'S identification number XXX-XX-1234					\$ 11,908.88		
RECIPIENT'S name, street address (including apt. no.), city, state and ZIP code					2b Taxable amount not determined <input type="checkbox"/>	<input type="checkbox"/>	
PENNY SAVER 114 RETIREMENT ST. JEFFERSON CITY, MO 65109					3 Capital gain (included in box 2a)	4 Federal income tax withheld	5 Service Purchase with After-tax Funds (excluded from taxable amount)
					\$	\$ 1,800.00	\$.00
					6 Net unrealized appreciation in employer's securities	7 Distribution code(s)	8 Other
					\$	IRA/SEP/SIMPLE <input type="checkbox"/>	\$ %
					9a Your percentage of total distribution	9b Remaining Service Purchase Paid	
					%	\$.00	
10 Amt allocable to IRR within 5 yrs					14 State tax withheld	15 State/Payer's state no.	16 State distribution
11 1st year of desig. Roth Contrib.					\$ 900.00	MO/014266911	\$
12 FATCA filing requirement					17 Local tax withheld	18 Name of locality	19 Local distribution
					\$		\$
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. This information is being furnished to the Internal Revenue Service.					Health Ins Deductions	Dental Ins Deductions	Vision Ins Deductions
					\$	\$	\$
Department of the Treasury - Internal Revenue Service							

For More Information

- Consult with your tax advisor with any questions.
- Contact your medical, dental, and vision insurance provider for more detailed information on the deductions from your MOSERS benefits.
- Access your 1099-R form if you need a replacement copy or change your withholdings by logging in to myMOSERS (from www.mosers.org).
- Questions about the [Public Pension Exemption](#)? Contact:
Internal Revenue Service (IRS)
Phone: (800) 829-1040
Jefferson City office (for some services): (844) 545-5640
Website: www.irs.gov

Missouri Department of Revenue
Phone: (573) 751-3505
Automated Inquiry: (573) 526-8299
Website: www.dor.mo.gov/personal

