

## **What is Form 1099-R?**

The following short responses are intended to present general information only. You should consult your personal tax advisor with questions about your specific situation.

### **What is a Form 1099-R?**

A Form 1099-R is generally used to report designated distributions of \$10 or more from pensions, annuities, profit-sharing and retirement plans, IRAs, and insurance contracts. Copies of the Form 1099-R are provided to the recipient of the distribution reflected on the Form, the Internal Revenue Service and the appropriate state, city or local tax department. If you have questions about other types of payments reported on Form 1099-R, please consult your personal tax advisor.

If you have any additional questions or concerns, please call our Customer Service line at 1 (800) 272-2216 (press 2) Monday through Friday, between the hours of 8:00 a.m. to 8:00 p.m. Eastern Time, and an annuity service specialist will be available to research your account.

### **I didn't receive a Form 1099-R for the prior taxable year. Should I have received this Form?**

A Form 1099-R reports distributions and other taxable events. Therefore, if your contract did not have a distributable event in the prior taxable year, you would not receive a Form 1099-R. If you are unsure of the liquidation or withdrawal status of your contract for the prior taxable year, please call the Customer Service number listed below.

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### **I misplaced the Form 1099-R I received. Is it possible to receive a duplicate copy?**

Yes. In order to receive a duplicate Form 1099-R please call our Customer Service line listed below and an annuity specialist will be available to assist you.

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### **There is a discrepancy between my records and the information contained on the Form 1099-R. Can you help?**

Yes. An annuity specialist will work with you to verify the amount of distributions received during the prior taxable year.

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## **What is the significance of the distribution code information contained in Box 7 of the Form 1099-R?**

The distribution codes identify the type of distribution received. For example, certain codes will indicate whether a premature distribution penalty is applicable, whether the distribution was part of a Section 1035 exchange, and whether the distribution was a return of excess contributions taxable in a current or prior year. For further code descriptions, please refer to the Form 1099-R instructions for Box 7. If an additional explanation is required, please contact our customer service line or consult your personal tax advisor.

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## **Do I owe State income taxes on my distribution?**

State income tax regulations vary, and each situation is different. Therefore, you should consult your personal tax advisor for your specific state information.

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## **I receive substantially equal periodic payments from my non-qualified or tax-qualified contract. How will these payments be coded in Box 7 of Form 1099-R?**

If you provide us with verification that your substantially equal periodic payments are being calculated in accordance with an IRS-approved method, MassMutual will code such a distribution as:

**Code 2 early distribution, exception applies from a non-qualified or tax-qualified contract**  
**Code T early distribution, exception applies from a Roth IRA**

If you are unable to provide us with such verification, MassMutual will code your distribution as:

**Code 1, early distribution, no known exception from a non-qualified or tax-qualified contract**  
**Code J, early distribution, no known exceptions from a Roth IRA**

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## **What are the Federal income tax consequences resulting from the conversion of a traditional IRA to a Roth IRA?**

A conversion from a traditional IRA to a Roth IRA is fully taxable to the extent that the converted amount consists of deductible traditional IRA contributions and earnings on deductible and nondeductible traditional IRA contributions. The full amount of the conversion is reported as income on Form 1099-R. You would designate on the Form 8606 filed with your Form 1040 the portion of the conversion amount, if any, that is attributable to nondeductible contributions.

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**Will I receive a Form 1099-R for a direct rollover or for a trustee-to-trustee transfer of tax-qualified assets?**

A direct rollover, which is the direct payment of an eligible rollover distribution to a traditional IRA or other eligible tax-qualified plan, must be reported on Form 1099-R. A trustee-to-trustee transfer involving no payment or distribution to the participant, which includes a trustee-to-trustee transfer from one IRA to another IRA or from one 403(b) plan to another 403(b) plan, is generally not reported on Form 1099-R.

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