

FAQ - Retiree 1099 Forms

Q #1: I worked as an active employee for a portion of the previous year, how can I request a copy of my W-2 form?

A: If you are currently a State of Connecticut retiree and were actively employed for any portion of the previous year, you will need to contact the active agency in which you were employed to request a copy of the W-2 form.

Q #2: I misplaced my 1099-R or 1099-INT, how do I get a replacement form?

A: Current and prior year 1099-R forms may be accessed via the Retiree Portal link <https://retirees.ct.gov>. If you need assistance logging into the retiree portal, you may contact customer service by phone 860-702-3480 or email osc.rsd@ct.gov.

Otherwise, beginning February 14th, replacement 1099-R or 1099-INT forms can be obtained by contacting OSC Customer Service at 860-702-3480 or email to osc.rsd@ct.gov. Replacement forms will be mailed to the retiree's address on file within 24-48 business hours of receipt of the request.

Q #3: My address has changed and I have not received my 1099 Form. What do I need to do?

A: You must submit a completed Retiree/Annuitant Address change form (CO-1082) before a 1099 form can be reissued to the new address. Be sure to indicate at the top of the address change form that a copy of the 1099 form is needed. The completed and signed form can be submitted by:

Fax: 860-702-3489

Email: osc.rsd@ct.gov

Mail: State of Connecticut
Office of the State Comptroller
165 Capitol Avenue
Hartford, CT. 06106

You may also print a duplicate 1099-R form via the Retiree Portal link <https://retirees.ct.gov>. Please contact customer service if you need assistance to the portal 860-702-3480. We will still need a change of address form completed.

Q #4: How can I request a replacement 1099-MISC form?

A: To request a replacement 1099-MISC form, contact the Office of the State Comptroller Accounts Payable Division at 860-702-3400 or email osc.apd@ct.gov

Q #5: How can I request a replacement 1099-G form?

A: To request a replacement 1099-G form, contact the State of Connecticut Department of Revenue Services at 860-297-5962

Q #6: I am not receiving a pension from the State of Connecticut, why did I receive a 1099-R form?

A: You may have received a 1099-R form if you terminated your employment from the State of Connecticut and received a refund of your retirement contributions

Q #7: Why did I receive a 1099-INT Form?

A: The 1099-INT form is used to report interest paid. This would typically occur if you were owed a lump-sum retroactive payment with accrued interest, due to the finalization of your pension in the previous year. You will not receive a 1099-INT form unless you received a retroactive payment with interest paid in the prior year.

Q #8: Who do I contact if I feel that there is a discrepancy between my records and information on my 1099 form?

A: Contact the OSC Customer Service at 860-702-3480 to speak with a representative. Be sure to give a detailed description as to why you believe that an error has been made on the coding of the 1099 form you have received. Your request will be reviewed, and you will be contacted once a decision has been made.

Q #9: Why did I receive a corrected 1099 form?

A: There are multiple reasons you may have received a corrected 1099 form. The most common reasons: it was determined that there was coding error on the 1099 or if a payment was backed out for the prior year.

Q #10: If a retiree or optionee received pensionable earnings last year, but now that individual is deceased. Where will the 1099 form be sent?

A: The 1099 form for the now deceased retiree or optionee will be sent to either the individuals address that we have on file or to the Executor of the Estate, if that information has been provided to the Retirement Payroll Unit.

Q #11: What are post-tax contributions?

A: These are the after-tax deductions you contributed from your pay towards your retirement plan when you were an active employee. When filing taxes, these post-tax contributions are often referred to as Basis or Cost in Plan.

Q #12: Why don't I have any post-tax contributions?

A: Post-Tax contributions were no longer taken from SERS members as of 7/1/1997. All retirement plan deductions taken after 7/1/1997 were taken as pre-tax.

Q #13: How do I know what my post-tax contributions are?

A: You were sent a contribution letter after your retirement that advised what your post-tax contributions were, if any. This letter is only sent out once, so be sure to retain this letter for your records. It is the retiree's responsibility to keep track of the post-tax contributions remaining balance available after each tax filing.

Q #14: How do I use my post-tax contributions when filing my taxes?

A: Consult your personal tax advisor for assistance. For additional information refer to the IRS document titled 'Simplified Method Worksheet'. Below are some helpful tips:

- State of Connecticut Retiree Pension is a Qualified Pension Plan.
- Cost in Plan (or Plan Cost or Basis) is the post-tax amount in which you contributed towards your retirement plan as an active employee.
- Annuity Starting Date is your Date of Retirement.
- You will also need to know your age (and your annuitants age if applicable) at the time of retirement.

Q #15: Why is Box 2b on my form marked as taxable amount not determined?

A: Typically, Box 2b will be marked as taxable amount not determined for retirees with post-tax contributions. You must consult your personal tax advisor for assistance and/or use the Simplified Method to determine the taxable amount of your pension.

Q #16: I am a Disability Retiree, is my pension taxable?

A: You must consult your personal tax advisor or the IRS to determine the taxable amount of your pension. Note your Box 7 Distribution code will be marked as a '3' if you are a disability retiree.

Q #17: What happens if there are Post-Tax contributions (Equity) that has not been fully exhausted by the retiree before their death?

A: The optionee continuing the pension benefits can resume utilizing the remaining post-tax contributions on their own tax filing. The optionee would need to refer to the retiree's contributions letter and then determine how much is remaining in post-tax contributions in order to use the amount when filing their taxes going forward. Be sure to contact your personal tax advisor if you require further assistance.

Q #18: I would like to change the amount of Federal or CT State taxes taken from my future monthly pension check, how can I do that?

A: Links to the Federal W4P and CT W4P forms can be found in NEWS section when you login to the Retiree portal. You can also find these forms on the Office of the State Comptroller website located at www.osc.ct.gov, then at the top of the page select **Resources For** > select **Retirees** > under the section titled **Employees & Retirees**, select **State of Connecticut** > Select **Retirees**. If you are unable to find these on the OSC website, you can also

contact the OSC Customer Service Center at 860-702-3480 to request the appropriate form be sent to you. The forms on the OSC website include:

- The **Federal W4P** Withholding Certificate for Pension or Annuity Payments is to be completed for Federal Tax changes on your pension.
- The **CT-W4P** Withholding Certificate for Pension or Annuity Payments is to be completed for CT Tax changes on your pension.

Q #19: Is my State of Connecticut Pension considered to be an IRA with Required Minimum Distributions?

A: No, the State of CT pension is not an IRA and does not fall under this category.

See below for 1099-R Coding Guidelines regarding the Box 7 Distribution Code:

Distribution Code 1	You received an Early distribution and were under the age of 59 ½ as of December 31 (see below for exceptions)
Distribution Code 2	You received an Early distribution and were under the age of 59 ½ as of December 31 but have one the following exceptions: a) State Police or Fire Hazardous Duty Professional and at least age 50 b) Age 55 and older (but under 59 ½) *Corrections Officers fall into this category c) Active refund to both Member and QDRO
Distribution Code 3	You received a Disability Pension
Distribution Code 4	You received benefits as a beneficiary after the death of the plan participant
Distribution Code 7	You received a Normal Distribution and were at least age 59 ½ as of December 31

Q #20: I am a retired Corrections Officer, why is Box 7 on my 1099-R coded with a '1' and not a '2'.

A: Please refer to IRS Publication 575 which identifies the criteria to be considered a qualified public safety employee per IRS guidelines. Retired Corrections Officers must be at least the age of 55 in order for Box 7 to be coded as '2'.

If you are coded as a '1', be sure to file IRS form 5329 with your tax filing. Additional information regarding the 5329 processes can be found here: <https://www.osc.ct.gov/1099rcodingchange.html>. Review the guidelines below when completing form 5329:

Part I Additional Tax on Early Distributions. Complete this part if you took a taxable distribution (other than a qualified disaster distribution) before you reached age 59½ from a qualified retirement plan (including an IRA) or modified endowment contract (unless you are reporting this tax directly on Schedule 2 (Form 1040)—see above). You may also have to complete this part to indicate that you qualify for an exception to the additional tax on early distributions or for certain Roth IRA distributions. See instructions.

- 1 Early distributions includable in income (see instructions). For Roth IRA distributions, see instructions.
- 2 Early distributions included on line 1 that are not subject to the additional tax (see instructions). Enter the appropriate exception number from the instructions: **2** *Enter a Value of 2 (see page 4 of instructions)*
- 3 Amount subject to additional tax. Subtract line 2 from line 1
- 4 Additional tax. Enter 10% (0.10) of line 3. Include this amount on Schedule 2 (Form 1040), line 8
Caution: If any part of the amount on line 3 was a distribution from a SIMPLE IRA, you may have to include 25% of that amount on line 4 instead of 10%. See instructions.

1	Enter Value from Box 1 on 1099R
2	Enter Value from Box 1 on 1099R
3	
4	

Q #21: I am a retired CT State Trooper or Firefighter, why is Box 7 on my 1099 R coded with a '1' and not a '2'.

A: Retired State troopers and Firefighters must be at least the age of 50 in order for Box 7 to be coded with as '2'.

If you are coded as a '1', be sure to file IRS form 5329 with your tax filing. Additional information on the 5329 processes can be found here: <https://www.osc.ct.gov/1099rcodingchange.html>.

Review the guidelines below when completing form 5329:

Part I Additional Tax on Early Distributions. Complete this part if you took a taxable distribution (other than a qualified disaster distribution) before you reached age 59½ from a qualified retirement plan (including an IRA) or modified endowment contract (unless you are reporting this tax directly on Schedule 2 (Form 1040)—see above). You may also have to complete this part to indicate that you qualify for an exception to the additional tax on early distributions or for certain Roth IRA distributions. See instructions.	<table border="1"><tr><td>1</td><td>Enter Value from Box 1 on 1099R</td></tr><tr><td>2</td><td>Enter Value from Box 1 on 1099R</td></tr><tr><td>3</td><td></td></tr><tr><td>4</td><td></td></tr></table>	1	Enter Value from Box 1 on 1099R	2	Enter Value from Box 1 on 1099R	3		4	
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Q #22: I retired with a regular retirement from MERS but am coded with a '1'?

A: Please refer to IRS Publication 575. Retirees must be at least the age of 59 ½ in order for Box 7 to be coded as '7'. If you are coded as a '1', be sure to file IRS form 5329 with your tax filing. Additional information regarding the 5329 processes can be found here:

<https://www.osc.ct.gov/1099rcodingchange.html>.

Q #23: Regarding the State Withholding Tax exemption for eligible pensioners, as defined in Income Tax Exemptions for Retirement Income (ct.gov), will this exemption occur automatically, or do I need to file a new CTW4-P and indicate that I'm exempt on the form?

A: The exemption does not automatically occur and the pensioner will continue to pay state withholding tax, unless the pensioner completes and sends in a new CTW4P to the Office of the State Comptroller indicating that they are exempt.

Q #24: Why is there no CT Tax Payer Number in box 15 of my 1099R?

A: The CT Tax Payer Number is not printed on form when no state taxes were withheld. If the CT Tax Payer Number is needed, please use **CT 08146**.

14 State tax withheld \$ 188.28	15 State/Payer's state no. CT 08146	16 State distribution \$
17 Local tax withheld \$	18 Name of locality \$	19 Local distribution \$

Department of the Treasury - Internal Revenue Service

The Office of the State Comptroller does not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before taking any action.