

Make Sense of Your 1099-R Form

The 1099-R form is the income tax document for retired members, much like the W-2 tax document issued to active employees. If you are receiving a pension from a public plan in Vermont, you should receive a 1099-R form in the mail. These forms are mailed to the address on file for all retirees no later than January 31 each year. The 1099-R forms are also accessible online at retire.vermont.gov. Please note, if you have not registered for an account you must begin by requesting an enrollment pin. The enrollment pin will be mailed to you the following business day. If you need assistance, please contact our office at tre.retirementoffice@vermont.gov or 1-802-828-2305.

This information is intended to assist retirees by explaining what each box on the 1099-R represents. The descriptions below only identify the boxes that are used by the Vermont Retirement Systems for reporting your pension to IRS.

- BOX 1** Displays the gross amount of the pension you have received during the preceding calendar year, before any deductions have been withheld.
- BOX 2a** Displays the taxable amount of the pension you have received during the preceding calendar year. In some cases, boxes 1 and 2a reflect the same amount. If the amount in box 2a is smaller than the amount in box 1, it means that you made contributions into the retirement system while actively employed that you paid taxes on, and therefore, those same already-taxed contributions will not be taxed again in retirement.
- BOX 4** Displays the total amount that has been withheld for federal taxes, based on your filing status, during the preceding calendar year. If the amount in box 4 is blank, then you have either elected not to withhold federal taxes, or your filing status results in a -0- withholding.
- BOX 5** Displays the portion of the total pension reflected in box 1 that is not taxable. If box 5 is blank, it means that your pension is fully taxable. NOTE – this box can be confusing as it appears to indicate that insurance premiums should be displayed here. Our system does not use this box for insurance premiums, nor is it a deduction of any kind.
- BOX 7** Displays the IRS code for a pension distribution.
- BOX 12** Displays the total amount that has been withheld for Vermont State taxes, based on your filing status, during the preceding calendar year. If the amount in box 12 is blank, then you have either elected not to withhold Vermont taxes, or your filing status results in a -0- withholding.
- BOX 13** Displays the state to which the withholding was paid and the payer's federal identification number.
- ACCOUNT NUMBER** Displays your unique retirement system identification number.