

Publication 4012

VITA/TCE Volunteer Resource Guide

Volunteer Income Tax Assistance (VITA)/Tax Counseling for the Elderly (TCE)

2022 RETURNS

Volume 5 of 14



Take your VITA/TCE training online at <https://apps.irs.gov/app/vita>. Link to the Practice Lab to gain experience using tax software and take the certification test online, with immediate scoring and feedback.



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Form 1099-R



Federal Section>Income>1099-R, RRB-1099, RRB-1099-R, SSA-1099>Add or Edit a 1099-R; or Keyword "R"



See the Box 7 Distribution Codes later in this tab for scope limitations.



Box 2a will automatically fill in with the amount in Box 1. If a different amount is shown on the document, enter that amount directly. You may need to use the Simplified Method to calculate the taxable amount of the distribution if:

- *Box 2a is zero or blank and an amount is shown in Box 9b.*
- *Box 1 and 2a contain the same amount and Taxable amount not determined box is marked.*

Refer to the Taxable Amount Not Determined and Form 1099-R Simplified Method sections later in this Tab.

Form 1099-R


CANCEL

SAVE & ENTER ANOTHER

CONTINUE

☒ Check here if this is a standard 1099-R.

☐ Check here if this is a substitute 1099-R.

 Only the amount entered in box 2a will be considered taxable.

Whose 1099-R is this?

Recipient *

☐ Taxpayer Sample **1**

☐ Spouse Sample

Payer Information

Payer's ID *

-**3**

Payer Name *

☐ Check here if foreign address

Address (street number & name) *

ZIP code *

-

City, town, or post office *

1099-R Information

1 Gross Distribution *

\$

2 2a Taxable Amount

\$

4 ☐ Does not carry to Form 8880

5 Do you need to calculate your taxable amount?
Click here for options.

2b

6 ☐ Taxable amount not determined

☐ Total distribution

3 Capital gain

\$

4 Federal income tax withheld

7 \$

1 If a joint return, choose who the document belongs to.

2 After completing the Simplified Method Worksheet or entering the Public Safety Officer Exclusion for Health Insurance Premiums, the taxable portion of the distribution will carryover to Box 2a. Manual adjustments are required to make sure Box 2a reflects changes due to rollovers, qualified charitable distributions, return of excess contributions, etc.

3 EIN must be entered accurately. Incorrect EIN is a common e-file reject.

4 If marked, the taxable amount will not carry to Form 8880, Credit for Qualified Retirement Savings Contributions, line 4 as a current year distribution. See Tab G, Nonrefundable Credits.

5 If Simplified Method is required or if the taxpayer has public safety officer health insurance deduction, click here for worksheet.

6 Box 2b indicates “Taxable amount not determined” and “Total distribution”. Mark exactly as shown on document.

7 If Box 4 has an entry, ensure that the tax withheld is entered and is correct.

Box 5 on the document may be current year’s amount of employee contributions or insurance premiums (recovery of cost basis or investment in the contract). If Box 5 is the same as Box 1, none of the distribution is taxable. If the payer has calculated the taxable amount of the pension in Box 2a, generally the difference between Boxes 1 and 2a will appear in Box 5. If Box 5 is the amount of health insurance premiums, (typically only on a CSA 1099-R) you must manually carry the amount to the Schedule A, Itemized Deductions, Medical or Dental Expenses.

State *

- Please Select -

Phone Number

* Optional

() -

Recipient Information

☐ Check here if foreign address

Address (street number & name) *

ZIP code *

30904 -

City, town, or post office *

Augusta

State *

Georgia

Rollover or Disability

☐ Check here if all/part of the distribution was rolled over, and enter the rollover amount.

☐ Check here to report on Form 1040, Line 1 (Distribution code must be a "3")

5 Employee contributions or insurance premiums

\$

6 Net unrealized appreciation in employer

\$

7 Distribution Code(s) *

☐ IRA/SEP/Simple

8 Other (Not collected)

9a Your percentage of total distribution

9b Total employee contributions

\$

10 Amount allocable to IRR within 5 yearsNot needed for e-filing

Box 7 is a required entry – Enter exactly as shown on document. If IRA/SEP/Simple is marked, check to enter exactly as on document. See Distribution Codes Chart in this tab. The simplified method cannot be used for code “D” or other non-qualified plan distributions.

Box 9b shows the total employee contributions and may be needed if Box 2 has no entry – usually requires Simplified Method Worksheet (see Box 2a).

324

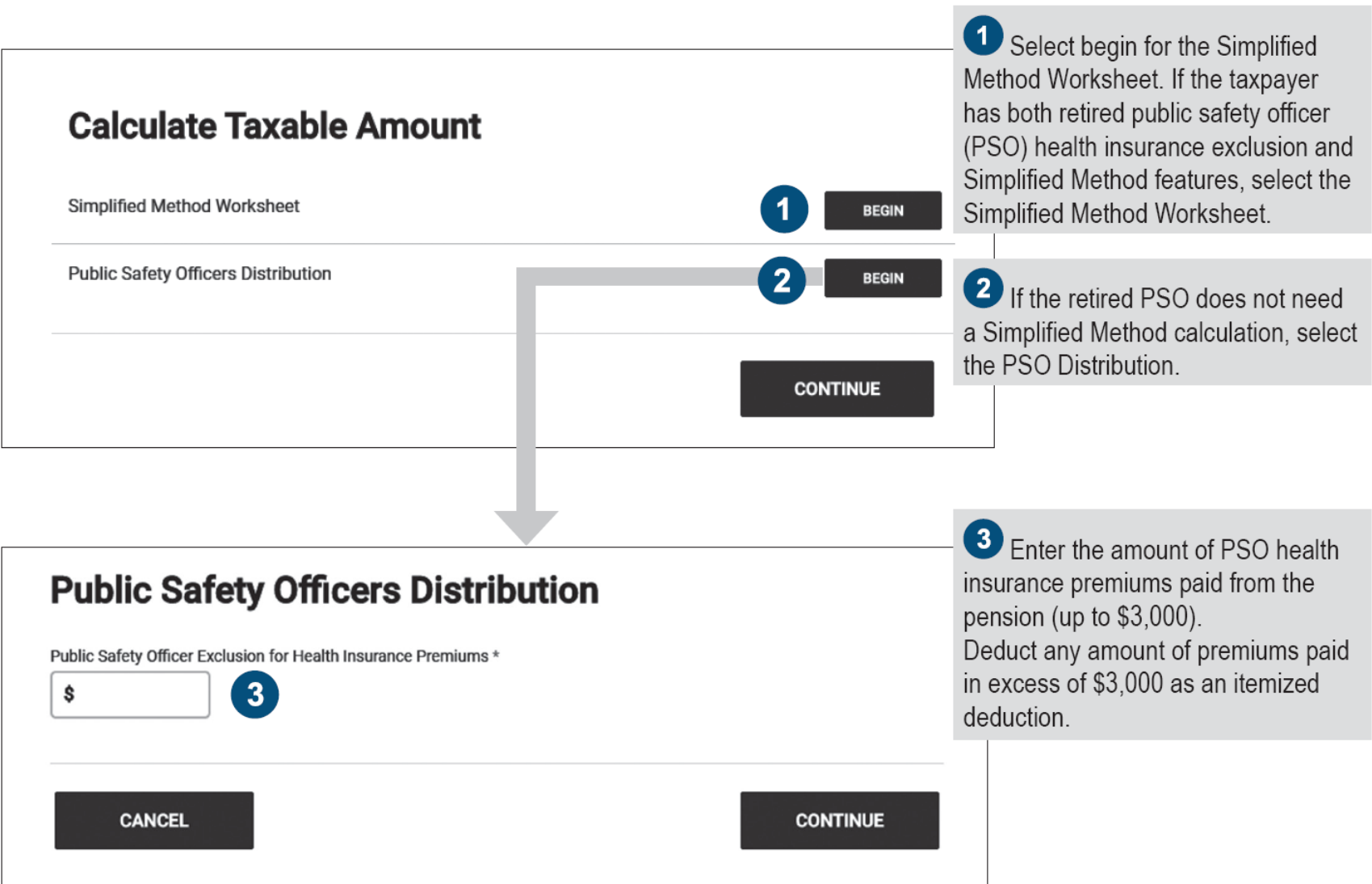
Taxable Amount Not Determined



Federal Section>Income>1099-R, RRB-1099, RRB-1099-R, SSA-1099>Add or Edit a 1099-R>Calculate taxable amount; or Keyword “R”

Special Circumstances

The following screen is displayed when “Click here for options” link under “Do you need to calculate your taxable income?” is selected.



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Distributions Used To Pay Insurance Premiums for Public Safety Officers

If the taxpayer is an eligible retired public safety officer (police/law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), they can elect to exclude from income distributions made from an eligible retirement plan used to pay the premiums for accident or health insurance or long-term care insurance. The premiums can be for coverage for the taxpayer, spouse, or dependents. The distribution must be made directly from the plan to the insurance provider. The taxpayer can exclude from income the smaller of the amount of the insurance premiums or \$3,000. The taxpayer can only make this election for amounts that would otherwise be included in their income. The amount excluded from their income can't be used to claim a medical expense deduction.

The definition of qualified public safety employees also includes federal law enforcement officers, federal customs and border protection officers, federal firefighters, air traffic controllers, nuclear materials couriers, members of the United States Capitol Police or Supreme Court Police, and diplomatic security special agents of the Department of State.

Form 1099-R Simplified Method



Federal Section>Income>1099-R, RRB-1099, RRB-1099-R, SSA-1099>Add or Edit a 1099-R>"Click here for options" (under Box 2a Taxable Amount); or Keyword "R"

If the taxpayer made after-tax contributions toward a pension, a portion of the annuity payment has already been taxed and isn't taxable now. Generally, if the starting date of the payments was prior to July 2, 1986, the Simplified Method wouldn't apply. If the taxpayer used the 3-year rule, the annuity is fully taxable. If they used the general rule, refer the taxpayer to a professional tax preparer.

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Simplified Method Worksheet

CANCEL

CONTINUE

Gross distribution amount (from 1099-R)
\$25,000.00

Plan cost at annuity start date

\$

1

Starting date of annuity *

MM

DD

YYYY

2

☐ Check here if this is a Joint or Survivor Annuity.

Death benefit exclusion

\$

Age of recipient at start date *

If joint or survivor annuity, add ages of recipients

3

Number of months paid in 2020 *

Amounts previously recovered

4

\$

Public Safety Officer Exclusion

\$

1 Enter the Plan cost (shown in Box 9b of 1099-R).

2 Enter the annuity start date. If the disability benefits were paid under this plan during the tax year, enter the date beginning after the taxpayer reached minimum retirement age as the annuity start date. The plan administrator should issue two separate 1099-R statements. If not, prorate the amount to be treated as wages based on the annuity start date.

3 Enter the age of the taxpayer on the date the pension started – this may be different than the taxpayer's age at the end of that year.

3 For a joint and survivor annuity, add the ages of both spouses on the start date. For the beneficiary of an employee who died, see Publication 575, Pensions and Annuities.

3 For a joint and survivor annuity that starts:

- After the death of the employee, use only the survivor's age.
- Before the death of either beneficiary, continue with the same exclusion amount after the first death.

4 Enter the amount that could have been recovered tax free in prior years even if not claimed. Look at last year's tax return to find this amount, or calculate the amount using the monthly tax free amount computed by Tax-Slayer for the 2022 tax year times the number of months prior to 2022. For annuitants who retired between July 2, 1986 and Dec. 31, 1986, enter zero.

The taxable amount is calculated and carried to Box 2a on Form 1099-R.

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Form CSA 1099-R Civil Service Retirement Benefits -

The Office of Personnel Management issues Form CSA 1099-R for annuities paid or Form CSF 1099-R for survivor annuities paid. The CSA-Form 1099-R box numbers reflect the standard numbering on a Form 1099-R. If the taxable amount isn't calculated in Box 2 the Simplified Method must be used.



If you use TaxSlayer's simplified method worksheet, enter a note with the taxpayer's annuity start date, age at the start date, and amounts previously recovered to help next year's preparer. To make a note that will not be transmitted to the IRS but will stay with the file, select the pulldown arrow to the right of the taxpayer's name in top right corner. Choose Notes. Then give the note a name and enter details. This note will be attached to the page where you created it and it will also be accessible from the Client Search List.

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Form 1099-R Rollovers and Disability Under Minimum Retirement Age

Rollover or Disability

1

- ☒ Check here if all/part of the distribution was rolled over, and enter the rollover amount.

Rollover Amount *

2

3

- ☐ Check here to report on Form 1040, Line 1 (Distribution code must be a "3")

1 If any portion was rolled over, check to bring up screen to enter the amount. Even if Box 7 is Code G, this entry must be made.

2 Enter the difference between the taxable part of the gross distribution (Box 1) and the rollover amount as the taxable distribution in Box 2a.

3 Check if Code 3 is in Box 7 and the taxpayer is disabled and under the minimum retirement age* of the employer's plan. This will reclassify the disability income as wages on Form 1040. It will be considered earned income in the calculation of some credits. **Note:** *There is no cost recovery of employee contributions prior to minimum retirement age.*

*Minimum retirement age generally is the age at which you can first receive a pension or annuity if you aren't disabled. Ask the taxpayer for the minimum retirement age. It may differ between employers.

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Rollover – Key Points

- A taxpayer should not receive a Form 1099-R for a trustee-to-trustee transfer from one IRA to another, but should receive a Form 1099-R for a trustee-to-trustee direct rollover from an employer qualified plan to an IRA with code G.
- A rollover that involves a distribution of funds to the participant isn't taxable if the funds are deposited into an IRA (or the same IRA) or an employer plan within 60 days. Form 1099-R will have either a code 1 or code 7. Subtract the rollover amount from the gross distribution (Box 1) and enter the difference as the taxable amount in Box 2a.
- A participant is allowed only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number of IRAs owned. However, you can continue to make unlimited trustee-to-

trustee transfers between IRAs because it is not considered a rollover.

- Sometimes a distribution includes both a regular distribution (generally taxable) and a rollover (generally nontaxable). The Form 1099-R Rollover or Disability section is used to input the amount that won't be taxed and Box 2a needs to be adjusted.
- If taxpayer inadvertently missed the 60-day rollover deadline for one of several reasons, they can submit a certification to the trustee, and the amount can be considered a rollover on his tax return. See **Revenue Revenue Procedure 2020-46** for details.

Internal Revenue Code 402(c)

Extended rollover period for plan loan offset amounts. Provides that the period during which a qualified plan loan offset amount may be contributed to an eligible retirement plan as a rollover contribution is extended from 60

days after the date of the offset to the due date (including extensions) for filing the Federal income tax return for the taxable year in which the plan loan offset occurs, that is, the taxable year in which the amount is treated as distributed from the plan. Qualified plan loan offset amounts are shown on Form 1099R, Box 7 Code M.



The above applies to pre-tax accounts (e.g. traditional IRAs) and to post-tax accounts (e.g. Roth IRAs) within each group. If rolling or converting from pre-tax to post-tax, the amount will generally be taxable.

Form 1099-R Roth IRA

The basis of property distributed from a Roth IRA is its fair market value (FMV) on the date of distribution, whether or not the distribution is a qualified distribution.

You don't include in your gross income qualified distributions or distributions that are a return of your regular contributions from your Roth IRA(s).

Distributions from a Roth IRA are tax free and may be excluded from income if the following requirements are met:

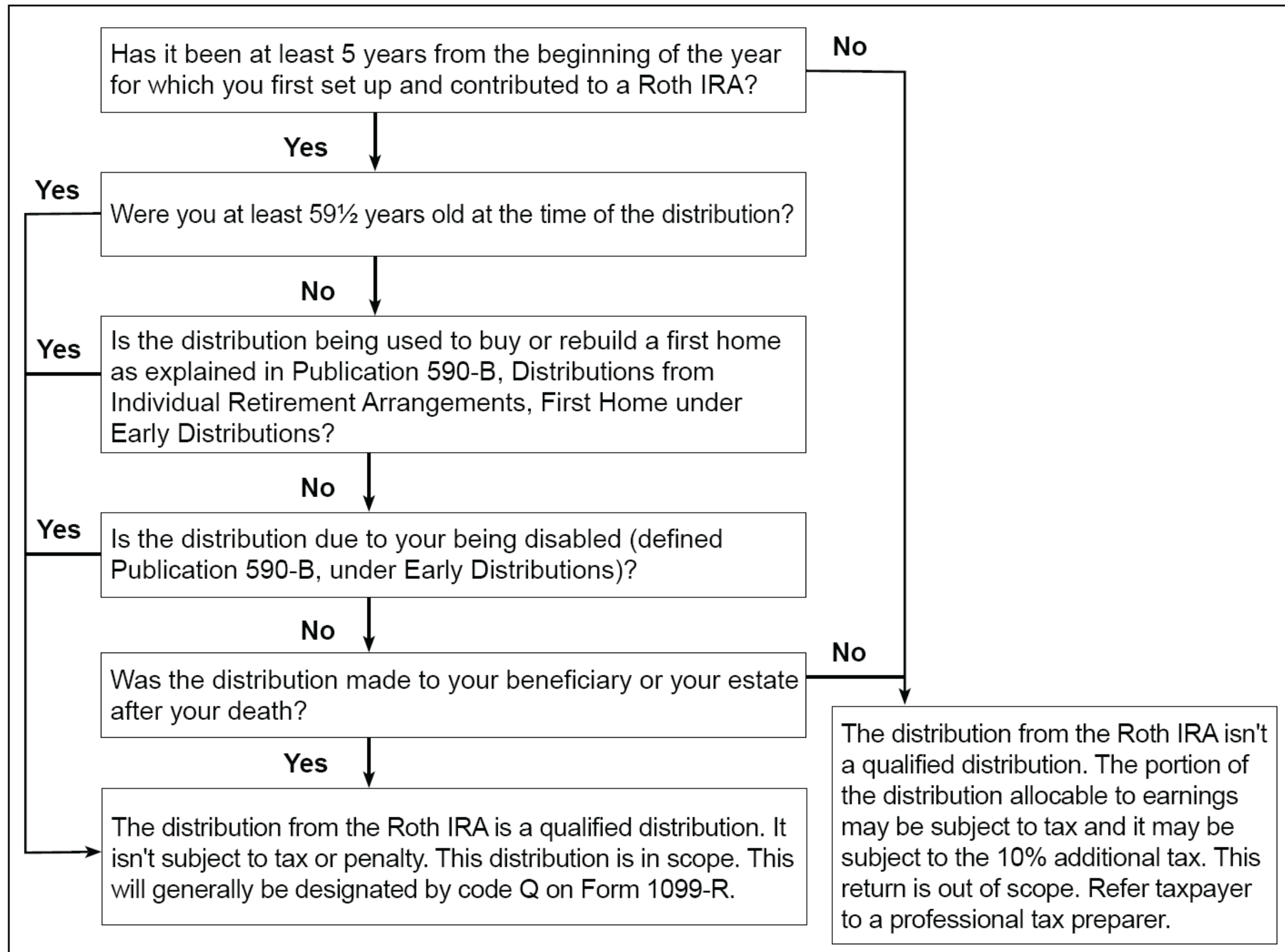
- The distribution is made after the 5-year period beginning with the first day of the first taxable year for which a contribution was made to a Roth IRA set up for the taxpayer's benefit, and

- The distribution is:
 - Made on or after age 59½, or
 - Made because the taxpayer was disabled, or
 - Made to a beneficiary or to an estate, or
 - To pay certain qualified first-time homebuyer amounts (up to a \$10,000 lifetime limit)

Is the Distribution From Your Roth IRA a Qualified Distribution?

See the list of Roth IRA distribution codes on the following page that are In Scope and Out of Scope for the VITA/TCE programs.

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Form 1099-R Box 7 Distribution Codes

Box 7 Distribution Codes	Explanations
1 — Early distribution, no known exception	If this amount was rolled over within 60 days of the withdrawal and—if the distribution was from an IRA--no prior rollover was made in the same 12-month period. Check the box under Rollover or Disability on Form 1099-R, and enter the amount rolled over. Trustee to trustee transfer isn't considered a prior rollover. If more than one rollover from an IRA in the 12-month period, return is Out of Scope.

	<p>If this wasn't rolled over, a 10% additional tax will be applied unless the taxpayer qualifies for an exception. See Tab H, Other Taxes, Payments and Refundable Credits, for a list of exceptions. If the taxpayer qualifies for an exception, go to Form 5329, Additional Taxes on Qualified Plans and Other Tax-Favored Accounts, enter the amount that qualifies for an exception and select the reason for the exception from the dropdown list.</p>
2 — Early distribution, exception applies	<p>Code 2 applies if the taxpayer is under 59 ½ but the payer knows that an exception to the additional tax applies. If the IRA/SEP/SIMPLE box ISN'T checked, no further action needed. If the IRA/SEP/SIMPLE</p>

	<p>box IS checked, ask the taxpayer if any non-deductible contributions were made. If so, the return is Out of Scope.</p>
<p>3 — Disability</p>	<p>Code 3 is for a disability pension.</p> <ul style="list-style-type: none"> • If the taxpayer is under the minimum retirement age for the company he retired from, then check the box under Rollover or Disability that says, "Check here to report as wages on the Form 1040." This will reclassify the disability income as wages. It will also include the amount in earned income for calculation of the earned income credit, the dependent care credit and the additional child tax credit.

	<ul style="list-style-type: none"> • If the taxpayer has reached the minimum retirement age, no further action is needed.
4 — Death	<p>Code 4 is for a survivor's benefit or an inherited IRA. If it's a pension, the original retiree has died, and the survivor is receiving his or her share of the pension. If the original pensioner was using the Simplified Method, continue to use it for the survivor. If it's an inherited IRA and the original owner had a basis, the survivor takes over that basis (Out of Scope).</p>

<p>7 — Normal distribution</p>	<p>Code 7 is for normal distributions. It may occur in several different situations:</p> <ul style="list-style-type: none"> • If the amounts in Box 1 and 2a are the same, and Box 2b isn't checked, the pension is fully taxable. • If the taxpayer makes a rollover from one IRA to another and holds the money less than 60 days, enter the amount rolled over into the Rollover or Disability field. • If the Box 2b is checked and there is an amount in Box 9b, complete the Simplified Method. Be sure to use the taxpayer's age at the time of retirement—not current age.
--------------------------------	---

- | | |
|--|--|
| | <ul style="list-style-type: none">• If there is an amount in Box 2 that is different than Box 1, no further action is needed.• If there is no amount (or zero) in Box 2a, check to see if there is an amount in Box 5. If this is the same amount as Box 1, the distribution is the taxpayer's own money coming back. None of the distribution will be taxed.• If any portion of this distribution was sent directly from the trustee to a charity, and the taxpayer is over 70 1/2 years old, enter the net taxable amount in box 2a (which may be zero). Select Continue and at the IRA/Pensions Distributions page, select Nontaxable Distributions and check the |
|--|--|

	<p>box to mark that there is a Qualified Charitable Distribution (QCD). No charitable deduction may be taken for the donation. If taxpayers receive or expect to receive a state or local tax credit for their QCD, the amount treated as a QCD may be reduced by the amount of the state or local tax credit. See Publication 526, Charitable Contributions, for details.</p> <ul style="list-style-type: none"> • If the IRA/SEP/SIMPLE box IS checked, ask the taxpayer if any non-deductible contributions were made. If so, the return is Out of Scope.
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B — Designated Roth account distribution	Code B is for a distribution from a designated Roth account. This code is in scope only if taxable amount has been determined.
D — Annuity payments from nonqualified annuities	Code D is used for a distribution from a private annuity in conjunction with the regular code. The distribution is subject to the net investment income tax. If the taxpayer has AGI over a threshold amount (\$200,000 for a single taxpayer or HoH; \$250,000 MFJ or QW; \$125,000 MFS), then this code means the return is Out of Scope. If the AGI is less than the threshold amount the return is in scope and no further action is needed.

<p>F — Charitable gift annuity</p>	<p>Code F is used for the annuity payments from a charitable gift annuity. To determine the amount to enter in Box 2a (Taxable amount), subtract the amount in Box 3 Capital gain, and Box 5 (Employee contributions) from the Gross distribution (Box 1) and enter that difference in the Form 1099R screen Box 2a. Also, navigate to Income>Capital Gains and Losses>Additional Capital Gain Distributions and enter the amount in Box 3 as a long-term capital gain.</p>
<p>G — Direct rollover of distribution and direct payment</p>	<p>Code G is for a direct rollover from a qualified plan to an eligible retirement plan. If Box 2a, taxable amount, is zero or blank, it won't be taxed. If there</p>

	is an amount in Box 2a, the direct rollover is fully or partially taxable. No further action is needed.
H — Direct rollover of a designated Roth account distribution to a Roth IRA	Code H is for a direct rollover of a distribution from a designated Roth account to a Roth IRA. It won't be taxed. No further action is needed. Box 2a should be blank.
L — Loans treated as deemed distributions	Code L is for loans treated as deemed distributions. This code could possibly be combined with codes 1, 4, or B. For more information on how it is treated see the codes on this chart.

M Qualified plan loan offset	Code M is used for a qualified plan loan offset distribution due to plan termination or severance from employment. The taxpayer has until the due date, including extensions, to rollover any of the amount. It is always used with another code 1,2,4,7 or B. Treat the distribution based on the other code.
Q — Qualified distribution from a Roth IRA	This distribution isn't taxable. Box 2a should be blank. TaxSlayer enters the distribution amount on Form 1040 on the IRAs, pensions, and annuities line. No further action is needed.
S — Early distribution from a SIMPLE IRA	A 25% additional tax will be applied unless the taxpayer qualifies for an exception. See Tab H, Other Taxes, Payments,

in the first 2 years, no known exception	and Refundable Credits, for a list of exceptions. If the taxpayer qualifies for an exception, go to Form 5329 and enter the amount of the distribution not subject to the additional tax and the code for the exception and the amount that qualifies for it.
5, 6, 8, 9, A, E, J, K, N, P, R, T, U, W	These codes are Out of Scope.

Form 1099-R Nontaxable Income



Federal Section>Income>1099-R, RRB-1099, RRB-1099-R, SSA- 1099>Nontaxable Distbutions

1 Qualified Charitable Distribution (QCD) may be used if the person was at least 70½. This makes that portion of the distribution nontaxable.

2 Qualified Health Savings Account funding distribution from an IRA (related to a Form 1099-R) if rolled over, is Out of Scope.

3 Do not use this checkbox. See Tab D, Income, Taxable Amount Not Determined (Special Circumstances) page.

1099-R Nontaxable Income

Nontaxable Distribution

If part or all of your 1099-R distribution(s) was for any of the following reasons, please check the appropriate box.

Important: The amount that you enter as the Taxable Amount in Box 2a for each 1099-R will be carried to your return as taxable income. If any of the exclusions apply, do not include the excludable amount in Box 2a for the appropriate 1099-R. Only include in Box 2a the amount that you want reported on your return as taxable income.

Exceptions:

- 1** ☐ Check here to mark this as a Qualified Charitable Distribution (QCD) on your return. Note: The taxpayer must have been at least age 70 1/2 at the time of the distribution.
- 2** ☐ Check here to mark this as a qualified health savings account (HSA) funding distribution (HFD) on your return.
- 3** ☐ Check here if you are an eligible retired public safety officer, and part of your distribution was used to pay the premiums for accident or health insurance, or to pay long-term care insurance.

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Qualified Charitable Distributions:

- The QCD is not included in income.
- The QCD is not allowed as a charitable deduction.
- The QCD counts toward the taxpayer's Minimum Required Distribution.
- It must be a direct distribution from the trustee to the qualified charitable organization.
- The amount of the QCD should be deducted from the gross distribution and the result entered in Box 2a on the Form 1099-R input screen.



A qualified charitable contribution (QCD) can be made by a taxpayer who is age 70 ½ or older (unchanged).

However, the excludible portion of a QCD distribution is reduced by IRA deductions once the taxpayer attains age 70½. This provision applies cumulatively for tax years beginning

after 2019 as to both distributions and deductions.



If taxpayers receive or expect to receive a state or local tax credit for their QCD, the amount treated as a QCD may be reduced by the amount of the state or local tax credit. See Publication 526, Charitable Contributions, for details.



Need to subtract QCD amount in Box 2a but no need to adjust Box 16, State Distribution, to match (other than as outlined in Caution).

Tax-Favorable Treatment of Coronavirus-Related Retirement Distributions

There are no coronavirus-related distributions in 2022. For 2022, taxpayers need to use Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, to report 1/3 of the taxable amount distributed in 2020 if the taxpayer elected to spread the distribution over three years or recontributed all or a portion of the 2020 coronavirus-related distribution in 2022.

Three Year Ratable Inclusion in Income

Distributions received in 2020 that were qualified coronavirus-related distributions are included in income in equal amounts over 3 years. Taxpayers could elect to include the entire distribution in income in 2020.

Taxpayers could not make or change this election after the due date (including extensions) for their 2020 tax return. In 2022, taxpayers will report their qualified coronavirus distributions and any repayments of qualified coronavirus distributions on Form 8915-F. Each spouse who is a qualified individual will file a separate Form 8915-F.

Recontributions

A qualified individual who received a coronavirus-related distribution eligible for tax-free rollover treatment is permitted to recontribute any portion of the distribution to the same plan or another eligible retirement plan (such as an IRA) within 3 years from the day after the date of distribution. Not all coronavirus-related distributions qualify for recontribution. These amounts **cannot** be recontributed:

- Any coronavirus-related distribution (whether from an employer retirement

plan or an IRA) paid to a qualified individual as a beneficiary of an employee or IRA owner (other than the surviving spouse of the employee or IRA owner).

- Any distribution (other than from an IRA) that is one of a series of substantially equal periodic payments made (at least annually) for:
 - A period of 10 years or more,
 - The individual's life or life expectancy, or
 - The joint lives or joint life expectancies of the individual and the individual's beneficiary.
- Required minimum distributions.

Thus, pensions are not eligible for recontribution. Since RMDs were waived for 2020, qualified individuals can recontribute a distribution that would have been a 2020 RMD.

A recontribution to an eligible retirement plan at any date before the individual's federal income tax return is filed (that is, by the due date, including extensions) will reduce the ratable portion of the coronavirus-related distribution that is includible in gross income for that tax year. No election is needed and the taxpayer can decide how much, if any, to recontribute within the permitted 3 year period. If a recontribution exceeds that year's ratable taxable amount, the taxpayer can either carry back or carry forward the excess recontribution. Recontribution of an amount taxed in an earlier year will necessitate an amended return.

A recontribution of a coronavirus-related distribution will not be treated as a rollover contribution for purposes of the one-rollover-per-year limitation

Example:

Joe is a qualified individual and treated his 2020 distribution as a coronavirus distribution. Joe includes the \$30,000 distribution ratably over a 3-year period. Without any recontribution, Joe would include \$10,000 in income on his 2020, 2021 and 2022 tax returns. In October 2021, Joe recontributes \$12,000 to an IRA and makes no other recontribution in the 3-year period. Joe is permitted to do either of the following:

Option 1. Joe includes \$0 in income with respect to the coronavirus distribution on the 2021 tax return. Joe carries forward the excess recontribution of \$2,000 to 2022 and includes \$8,000 in income with respect to the coronavirus distribution on his 2022 tax return.

Option 2. Joe includes \$0 in income with respect to the coronavirus distribution on the 2021 tax return and \$10,000 in income on the 2022 tax return. Joe files an amended return for 2020 to reduce the amount included in income as a result of the coronavirus distribution to \$8,000.

Reporting in TaxSlayer

Qualified individuals will use Form 8915-F to report the ratable inclusion in income, and show any recontributions made up through the timely filing date of the tax return.



Volunteers should review the taxpayer's prior year return. If a Form 8915-F is present:

- *Check tax year 2020 Form 8915-E to see if the taxpayer spread the income ratably over 3 years. If so, complete Form 8915-F to include 1/3 of the distribution in income for tax year 2022.*

- *Ask the taxpayer if they recontributed any amount in 2022 or before the due date of their 2022 return (including extensions). If so, see the Recontributions section on the previous page. For additional details, see the Instructions for Form 8915-F.*

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Deferred Retirement Income Due to Disaster Relief in a Prior Year

CANCEL

CONTINUE

Form belongs to
Taxpayer

☐ 2020 Form 8915-E, Line 9 or Line 17 is checked

Note: This checkbox should only be checked if you elected NOT to spread your taxable distribution amount over three (3) years.

☐ Coronavirus Related

1

Non-IRA Distributions

Income for prior years from non-IRA retirement plan qualified disaster distributions

\$

2

Total Repayments from 2020 tax return from non-IRA retirement plan qualified disaster distributions

\$

3

Total Repayments in 2021 for non-IRA retirement plan qualified disaster distributions

\$

4

IRA Distributions

Income for prior years from IRA retirement plan qualified disaster distributions

\$

2

Total Repayments from 2020 tax return from IRA retirement plan qualified disaster distributions

\$

3

Total Repayments in 2021 for IRA retirement plan qualified disaster distributions

\$

4

1 Check the Coronavirus Related box. This form is Out of Scope for any other use.

2 Enter 1/3 of the taxpayer's 2020 coronavirus-related distribution from either a non-IRA retirement plan or an IRA in the appropriate box. This will include the income on Form 1040, Line 4B if an IRA or Line 5B if a non-IRA.

3 Enter the total amount of the previous years' repayment, not just the excess amount. Enter in the appropriate IRA or Non-IRA box.

4 Enter any repayments for 2022 made before the due date of the return. Enter in the appropriate IRA or Non-IRA box.

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For more information refer to Coronavirus-related relief for retirement plans and IRAs questions and answers at:

www.irs.gov/newsroom/coronavirus-related-relief-for-retirement-plans-and-iras-questions-and-answers

Disaster-related distributions that are not coronavirus distributions are Out of Scope. For more information, refer to:

- Disaster Assistance and Emergency Relief for Individuals and Businesses at **www.irs.gov/disasters**
- Publication 5396, Fact Sheet for VITA/TCE Sites Impacted by Federally Declared Disasters (January 1, 2018 – December 20, 2019) at **www.irs.gov/pub/irs-pdf/p5396.pdf**
- Publication 5396-A, Job Aid for VITA/TCE Volunteers: Using Form 4852 when Missing the Form W-2 or

- 1099-R at www.irs.gov/pub/irs-pdf/p5396a.pdf
- Publication 5396-B, Casualty Loss Screening Tool at www.irs.gov/pub/irs-pdf/p5396b.pdf

Form RRB-1099-R

Distributions



Federal Section>Income>1099-R, RRB-1099, RRB-1099-R, SSA-1099>RRB-1099-R; or Keyword "RR"

Railroad Retirement Benefits (RRB) are reported on two forms and require two entry screens. Social Security Equivalent Benefits, Form RRB 1099 Tier 1 (Blue Form) are entered on the Social Security Benefits screen. Treat the benefits reported on the Blue Form just like the information reported on Form SSA-1099. The screenshot below shows the entry screen for Form RRB 1099-R Tier 2 (Green Form).



See Publication 915, Social Security and Equivalent Railroad Retirement Benefits, and Publication 575, Pensions and Annuity Income, for additional information.

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RRB-1099-R

CANCEL

SAVE & ENTER ANOTHER

CONTINUE

Whose RRB-1099-R is this?

Recipient *

☐ Taxpayer Sample

☐ Spouse Sample

Payer Information

Payer's ID *

-

Payer Name *

☐ Check here if foreign address

Address (street number & name) *

ZIP code *

-

City, town, or post office *

State *

- Please Select -

Phone Number

* Optional

() -

Recipient Information

☐ Check here if foreign address

Address (street number & name) *

1530Papaya Street

A spouse of a railroad retiree receives a spouse annuity and will have a separate RRB-1099-R.

RRB-1099-R Information

3 Total employee contributions

\$

4 Contributory Amount Paid

Not needed for e-filing

5 Vested Dual Benefit

Not needed for e-filing

6 Supplemental Annuity

Not needed for e-filing

7 Total Gross Paid *

\$

7a Taxable Amount

\$

☐ Does not carry to Form 8880

Do you need to calculate your taxable amount?

Click here for options.

8 Repayments

Not needed for e-filing

9 Federal income tax withheld

\$

10 Rate of Tax

Not needed for e-filing

11 Country

Not needed for e-filing

12 Medicare Premium Total

Not needed for e-filing

☐ Check here to report on Form 1

Taxable amount may have to be determined using Simplified Method. Railroad retirement pensions which start when the spouse is alive must use the joint and survivor simplified method. Survivor annuities are available for all surviving spouses. The simplified method is **always** needed for a railroad retiree, but it is never needed for the spouse's RRB-1099-R paid to the spouse while the retiree is alive.

Generally, for a joint and survivor annuity, use the combined ages to calculate the taxable amount for the employee’s pension. As a reminder, place a note with the combined ages used for carry forward purposes. For a joint and survivor annuity that starts **BEFORE** the death of either beneficiary, continue with the same combined age after the first death. For a survivor annuity that starts **AFTER** the death of the employee, use only the survivor’s age.

375

Social Security SSA-1099/RRB-1099 Tier I

\$

1

\$

2

\$

3

\$

\$

\$

BEGIN WORKSHEET

4

4 If an amount is present in the description of Box 3 on Form SSA-1099, or Boxes 7, 8 and 9 on Form RRB-1099, the taxpayer received benefits attributable to a prior year. If the taxpayer is able to provide prior year tax returns, use the Social Security Lump-Sum Payment worksheet on the next page to see if the taxable amount of social security is reduced.



376

Form SSA-1099 Lump-Sum Distributions

Social Security Lump-Sum Payment

Year the lump sum payment was made for

2018 ▾

1

Filing Status in Earlier Year *

- Please Select - ▾

2

SSA Payments received in Earlier Year

\$

3

4

Portion of this years SSA for Earlier year *

\$

Modified Adjusted Gross Income for Earlier Year *

\$

Taxable Benefits Reported in Earlier Year

\$

4

1 Enter relevant year, as shown on Form SSA-1099.

If more than one year has prior year payments use additional Lump-Sum worksheet.

2 Dropdown menu is available for prior year Filing Status.

3 If the prior year return was MFJ, include social security payments received that year by BOTH taxpayer and spouse.

4 Leave the SSA payments received in an earlier year and/or the taxable benefits reported in an earlier year boxes empty if not applicable. All other boxes require entries.

The calculation won't be correct without the prior year Modified AGI.

The software will determine total taxable Social Security based on these entries.



Modified AGI for the purpose of calculating the lump-sum distribution is AGI plus:

1. *Tax-exempt interest*
2. *Adoption benefits (Form 8889)*
3. *Qualified U.S. Savings Bond interest (Form 8815)*
4. *Student loan interest deduction*
5. *Foreign earned income exclusion or housing deduction (Form 2555)*
6. *Exclusion of certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico*

Entering K-1 Information in TaxSlayer

Schedule K-1

Schedule K-1 Form 1065	← The taxpayer's Schedule K-1 may come from a Form 1065 (Partnership).	BEGIN
Schedule K-1 Form 1120S	← The taxpayer's Schedule K-1 may come from a Form 1120S (S-Corporation)	BEGIN
Schedule K-1 Form 1041	← Or, the taxpayer's Schedule K-1 may come from Form 1041 (Estate) Tax Return. Be careful to choose the right form.	BEGIN
Schedule E (Page 2) Question		BEGIN

Schedule E (Page 2) Question

☐ Check here if you are reporting losses not allowed in prior years due to the at-risk or basis limitations, passive losses not reported on Form 8582, or unreimbursed partnership expenses

CANCEL

CONTINUE

This situation would be Out of Scope.

Income reported on Schedule K-1 that is within the scope of the VITA/TCE programs includes:

- Interest income
- Dividend income
- Qualified Dividend income
- Net short-term capital gains and losses (Schedule D)
- Net long-term capital gains and losses (Schedule D)
- Tax-exempt interest income
- Royalty income (Schedule E)
- Foreign tax credit
- 199A dividends

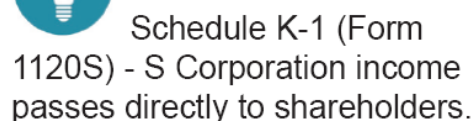
If the K-1 includes any deductions, expenses, credits, or other items not listed above, the return is Out of Scope.



Most in scope K-1s will be from a passive entity, and the taxpayer's investment will be at risk. Be sure to select these boxes in the software, if applicable. TaxSlayer may give you a warning if the At-Risk box is left blank.

OOS = Out of Scope

For IRS Use Only



www.irs.gov/Form1120S Cat. No. 11520D Schedule K-1 (Form 1120-S) 2022

1 No need to enter in TaxSlayer

2 Box 21 does not appear in the TaxSlayer Form 1065 K-1 entry screen. Instead make the following entries:

1. Enter amounts from Codes P and Q in Deductions>Credits>Foreign Taxes Paid.
2. Enter in state as needed.

Entering Rental and Royalty Income in TaxSlayer



Income>Supplemental Income and Loss>Schedule E Rent and Royalty Information; or Keyword "SC"

Volunteers must certify at Military level to prepare Schedule E for rental income. Rental income and expenses are in-scope only for military families renting their personal residences.

<p><input type="checkbox"/> Check if personal use 1</p> <p>Percent of ownership *</p> <div style="border: 1px solid black; padding: 2px;">100</div> <p>Rental Payments Received (including rental income reported on Form 1099-K)</p> <div style="border: 1px solid black; padding: 2px;">\$ </div> 2 <p>Enter the number of days the property was rented at fair rental value</p> <div style="border: 1px solid black; padding: 2px;"></div> 3 <p>Enter the number of days the property was used for personal purposes</p> <p>If the property has personal use days, you may need to manually limit certain deductions if the property has a net loss. See IRS Publication 527 for more details.</p> <div style="border: 1px solid black; padding: 2px;"></div> 1 <p><input type="checkbox"/> Check here if you are a member of a Qualified Joint Venture</p> <p><input type="checkbox"/> Check if you actively participated 4</p> <p><input type="checkbox"/> Check here if you are a real estate professional or sold or disposed of the property this year</p> <p>5 (This will allow ALL losses).</p>	<p>1 Check the box if the taxpayer had any days of personal use while the property was available for rent. Enter the number of days here.</p> <hr/> <p>2 Enter the total rental payments received for the tax year.</p> <hr/> <p>3 Enter number of days rented at fair rental value. If the property is temporarily rented for less than 15 days during the tax year, the rental income is not taxable and the expenses are not deductible on a Schedule E.</p> <hr/> <p>4 Check here if the taxpayer actively participated. A rental loss will not appear on Form 1040, unless the taxpayer actively participated. In order to actively participate, the taxpayer must have substantial involvement in managing the rental property, such as making management decisions and arranging for repairs.</p> <hr/> <p>5 Use Schedule E to report rental income only when the taxpayer is not a real estate professional (determination of professional status is Out of Scope). Refer taxpayers who are real estate professionals to a professional tax preparer.</p>
---	--

CANCEL

CONTINUE

6 Select to edit the physical address, type of property, and to report the number of fair rental and personal use days.

7 If Form 4562 is required, the tax return is Out of Scope.

8 Select to enter rental expenses. See the next page.

9 Select to enter vehicle expenses.

Schedule E Rentals and Royalties

Currently Editing: oil

Rent and Royalty Basic Information	6	EDIT
Depreciation	7	BEGIN
Expenses	8	BEGIN
Car and Truck Expenses	9	BEGIN
Qualified Business Income Deduction		BEGIN

Schedule E Rental/Royalty Expense

CANCEL

CONTINUE

Advertising

\$

Travel

\$

Cleaning

\$

Commission

\$

Insurance

\$

Legal Fees

\$

Management Fees

\$

Mortgage Interest

\$

Other Interest

\$

Taxes

\$

Utilities

\$

Additional Expenses

ADD

Prior Unallowed Loss

\$

Amount to Adjust Depreciation Expense or Depletion (DO NOT include land value)

\$

Ordinary and necessary expenses incurred while holding a property out for rent are deductible expenses. See Publication 527, Residential Rental Property, for details. Enter expenses on this screen.

Enter taxpayer-provided depreciation amount here as a positive number.

CANCEL

CONTINUE



If the property has both personal and rental use days, you must manually compute the portion of the expenses allowable on Schedule E and Schedule A. For example if the house was available for rent for six months, and you paid \$4,000 for Mortgage Interest, you have to manually input \$2,000 on the Mortgage Interest lines on both Schedule E and on Schedule A.

Less Common Income

Federal Section>Income>Other Income

Detailed information for each income type found on subsequent pages.

1

Use Other Income Not Reported Elsewhere and make the appropriate drop-down selection to enter amounts from:

- Form 1099-MISC Box 3 (Other Income), (hobby income-activities not for profit are Out of Scope) or Box 8 (Substitute payments in lieu of dividends or interest.)
- Jury Duty Pay (Not earned income for EIC)
- Alaska Permanent Fund Dividend
- Gambling winnings not reported on a Form W-2G
- Reemployment trade adjustment assistance (RTAA) payments from Form 1099-G, Box 5 or taxable grants from Form 1099-G, Box 6
- Other income not entered elsewhere on the return

4

Distributions from qualified education programs are tax free if they aren't more than the beneficiary's adjusted qualified education expenses for the year. Tax-free distributions are not reported on the tax return. See Highlights of Education Tax Benefits in Tab J for qualified expenses.

Taxable distributions from Coverdell Education Savings Accounts (ESAs), Qualified Tuition Programs (QTPs)/529 or Achieving a Better Life Experience (ABLE) accounts are Out of Scope.

2

Gambling winnings are reported to the taxpayer on Form W-2G, fully taxable, and must be reported as income on the tax return. Gambling losses up to the amount of winnings reported may be deducted as an other itemized deduction on Schedule A.

3

Use the Other Compensation menu to report scholarships and grants, taxable fringe benefits, household employee income, prisoner earned income, and foreign compensation.

5

Cancellation of Debt from a credit card and Discharge of Qualified Principal Residence Indebtedness are in scope for preparers with Advanced certifications.

6

Foreign Earned Income Exclusion is in scope only for those with International certification: United States citizens and resident aliens who live and work abroad may be able to exclude all or part of their foreign salary or wages from their income when filing their U.S. federal tax return. They may also qualify to exclude compensation for their personal services or certain foreign housing costs. See Publication 54, Tax Guide for U.S. Citizens and Resident Aliens Abroad.

Less Common Income		
Other Income Not Reported Elsewhere	1	EDIT
Gambling Winnings W-2G	2	BEGIN
Other Compensation	3	BEGIN
Payments from Qualified Education Programs 1099-Q	4	BEGIN
Cancellation of Debt 1099-C, 982	5	BEGIN
Net Operating Loss (NOL) Carryover from Prior Year(s)		BEGIN
Installment Sale Income 6252		BEGIN
Sale of Business Property 4797		BEGIN
K-1 Earnings		BEGIN
Gains and Losses From Section 1256 6781		BEGIN
Foreign Earned Income Exclusion 2555	6	BEGIN
Farm Rental Income and Expenses 4835		BEGIN

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See Tab I, Earned Income Credit, Earned Income Table for examples of other income that may be earned income.



Qualified State or local tax benefits and qualified reimbursement payments (up to \$50 per month) provided to members of qualified volunteer emergency response organizations are excluded from income.

Form 1099-LTC, Long-Term Care Benefits:

- Search for Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, and scroll to the Long
- Term Care (LTC) Insurance Contracts section.
- Answer the questions based on the information on Form 1099-LTC. Most payments will not be taxable.
- If Box 3 is checked for reimbursement, no reporting is necessary.

Form 1099-MISC



Federal Section>Income>1099-Misc; or Keyword “MIS”

Payer's TIN *

Also may be found in the box labeled Payer's Federal Identification Number

1

Recipient Information

Also may be found in the box labeled Recipient's Identification Number

Recipient's name *

☐

 Check here if foreign address

Address (street number & name) *

ZIP code *

City, town, or post office *

State *

30904

Augusta

Georgia

Account number

Income

1. Rents

\$

2. Royalties

\$

3. Other income

\$

2

4. Federal income tax withheld

\$

5. Fishing boat proceeds

\$

6. Medical and health care payments

\$

There is usually no income tax withholding on a Form 1099-MISC. But always double check to make sure.

1 The Payer Information relates to the entity that paid the taxpayer and issued the Form 1099-MISC. In most cases, the Federal ID will be an employer identification number, not an SSN.

On a joint return, indicate if the Form 1099-MISC recipient is the Taxpayer or the Spouse.

2 Some income that isn't self-employment, such as prizes and awards, and strike benefits is reported in Box 3, Other Income. To report strike benefits on the return, do not enter a 1099-MISC. Instead:

- Go to Other Income>Other Income Not Reported Elsewhere, select **Other Income** from the drop down, enter the description as "Strike Benefits" and check the earned income box.
- Then remove the SE tax. Go to Other Taxes>Self-Employment Tax. In the "Adjustment to nonfarm income" field, enter the amount of strike benefits as a negative (-). This will remove any SE tax associated with the strike benefit income.

Self-employment income generally appears on Form 1099-NEC. If there is income reported in other boxes on Form 1099-MISC and it was earned by the business, it should also be reported as other business income on the Schedule C.

☐ 7. Payer made direct sales of \$5,000 or more of consumer products to a buyer (recipient) for resale

8. Substitute payments in lieu of dividends or interest

\$

9. Crop insurance proceeds

\$

10. Gross proceeds paid to an attorney

\$

11.

12. Section 409A deferrals

\$

13. Excess golden parachute payments

\$

14. Nonqualified deferred compensation

\$

☐ Do you want to include Medicaid Waiver payments in the calculation of earned income?

Medicaid Waiver Payment (Box 3 or 7)

\$

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