

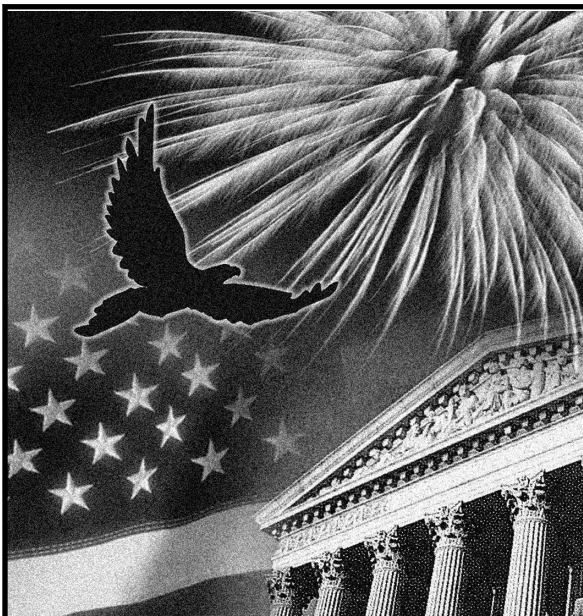


## Publication 915

Cat. No. 15320P

# Social Security and Equivalent Railroad Retirement Benefits

For use in preparing  
**2013** Returns



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## Reminders

**Future developments.** The IRS has created a page on IRS.gov for information about Publication 915, at [www.irs.gov/pub915](http://www.irs.gov/pub915). Information about any future developments affecting Publication 915 (such as legislation enacted after we release it) will be posted on that page.

**Photographs of missing children.** The Internal Revenue Service is a proud partner with the National Center for Missing and Exploited Children. Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

## Introduction

This publication explains the federal income tax rules for social security benefits and equivalent tier 1 railroad retirement benefits. It is prepared through the joint efforts of the Internal Revenue Service (IRS), the Social Security Administration (SSA), and the U.S. Railroad Retirement Board (RRB).

Social security benefits include monthly retirement, survivor, and disability benefits. They do not include supplemental security income (SSI) payments, which are not taxable.

Equivalent tier 1 railroad retirement benefits are the part of tier 1 benefits that a railroad employee or beneficiary would have been entitled to receive under the social security system. They are commonly called the social security equivalent benefit (SSEB) portion of tier 1 benefits.

If you received these benefits during 2013, you should have received a Form SSA-1099, Social Security Benefit Statement, or Form RRB-1099, Payments by the Railroad Retirement Board, showing the amount. (If you are a non-resident alien, you should have received Form SSA-1042S, Social Security Benefit Statement, or Form

RRB-1042S, Statement for Nonresident Alien Recipients of: Payments by the Railroad Retirement Board.)

**Note.** When the term “benefits” is used in this publication, it applies to both social security benefits and the SSEB portion of tier 1 railroad retirement benefits.

**What is covered in this publication.** This publication covers the following topics:

- Whether any of your benefits are taxable,
- How much is taxable,
- How to report taxable benefits,
- How to treat lump-sum benefit payments, and
- Deductions related to your benefits, including a deduction or credit you can claim if your repayments are more than your gross benefits.

The [Appendix](#) at the end of this publication explains items shown on your Form SSA-1099, SSA-1042S, RRB-1099, or RRB-1042S.

**What is not covered in this publication.** This publication does not cover the tax rules for the following railroad retirement benefits:

- Non-social security equivalent benefit (NSSEB) portion of tier 1 benefits,
- Tier 2 benefits,
- Vested dual benefits, and
- Supplemental annuity benefits.

For information on these taxable pension benefits, see Publication 575, Pension and Annuity Income.

This publication also does not cover the tax rules for foreign social security benefits. These benefits are taxable as annuities, unless they are exempt from U.S. tax or treated as a U.S. social security benefit under a tax treaty.

**Comments and suggestions.** We welcome your comments about this publication and your suggestions for future editions.

You can write to us at the following address:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

We respond to many letters by telephone. Therefore, it would be helpful if you would include your daytime phone number, including the area code, in your correspondence.

You can send your comments from [www.irs.gov/formspubs/](http://www.irs.gov/formspubs/). Click on “More Information” and then on “Comment on Tax Forms and Publications”.

Although we cannot respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax products.

**Ordering forms and publications.** Visit [www.irs.gov/formspubs/](http://www.irs.gov/formspubs/) to download forms and publications, call 1-800-TAX-FORM (1-800-829-3676), or write to the address below and receive a response within 10 days after your request is received.

Internal Revenue Service  
1201 N. Mitsubishi Motorway  
Bloomington, IL 61705-6613

**Tax questions.** If you have a tax question, check the information available on [IRS.gov](http://IRS.gov) or call 1-800-829-1040. We cannot answer tax questions sent to either of the above addresses.

## Useful Items

You may want to see:

### Publication

- 505** Tax Withholding and Estimated Tax
- 575** Pension and Annuity Income
- 590** Individual Retirement Arrangements (IRAs)

### Forms (and Instructions)

- 1040-ES** Estimated Tax for Individuals
- SSA-1099** Social Security Benefit Statement
- RRB-1099** Payments by the Railroad Retirement Board
- W-4V** Voluntary Withholding Request

See [How To Get Tax Help](#) near the end of this publication for information about getting these publications and forms.

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## Are Any of Your Benefits Taxable?

To find out whether any of your benefits shown on Forms SSA-1099 and RRB-1099 may be taxable, compare the base amount (explained later) for your filing status with the total of:

1. One-half of your benefits, plus
2. All your other income, including tax-exempt interest.

When making this comparison, do not reduce your other income by any exclusions for:

- Interest from qualified U.S. savings bonds,
- Employer-provided adoption benefits,
- Foreign earned income or foreign housing, or
- Income earned by bona fide residents of American Samoa or Puerto Rico.

**Children's benefits.** The rules in this publication apply to benefits received by children. See [Who is taxed](#), later.



The SSA issues Form SSA-1099 and Form SSA-1042S. The RRB issues Form RRB-1099 and Form RRB-1042S. These forms (tax statements) report the amounts paid and repaid, and taxes withheld for a tax year. You may receive more than one of these forms for the same tax year. See the [Appendix](#) at the end of this publication for more information.

Each original Form RRB-1099 or Form RRB-1042S is valid unless it has been corrected. The RRB will issue a corrected Form RRB-1099 or Form RRB-1042S if there is an error in the original. A corrected Form RRB-1099 or Form RRB-1042S is indicated as "CORRECTED" and replaces the corresponding original Form RRB-1099 or Form RRB-1042S. You must use the latest corrected Form RRB-1099 or Form RRB-1042S you received and any original Form RRB-1099 or Form RRB-1042S that the RRB has not corrected when you determine what amounts to report on your tax return.

**Figuring total income.** To figure the total of one-half of your benefits plus your other income, use Worksheet A, discussed later. If the total is more than your base amount, part of your benefits may be taxable.

If you are married and file a joint return for 2013, you and your spouse must combine your incomes and your benefits to figure whether any of your combined benefits

are taxable. Even if your spouse did not receive any benefits, you must add your spouse's income to yours to figure whether any of your benefits are taxable.



If the only income you received during 2013 was your social security or the SSEB portion of tier 1 railroad retirement benefits, your benefits generally are not taxable and you probably do not have to file a return. If you have income in addition to your benefits, you may have to file a return even if none of your benefits are taxable.

**Base amount.** Your base amount is:

- \$25,000 if you are single, head of household, or qualifying widow(er),
- \$25,000 if you are married filing separately and lived apart from your spouse for all of 2013,
- \$32,000 if you are married filing jointly, or
- \$-0- if you are married filing separately and lived with your spouse at any time during 2013.

**Worksheet A.** You can use Worksheet A to figure the amount of income to compare with your base amount. This is a quick way to check whether some of your benefits may be taxable.



Worksheet A. **A Quick Way To Check if Your Benefits May Be Taxable**

*Keep for your records*

A.	Enter the amount from <b>box 5</b> of all your Forms SSA-1099 and RRB-1099. Include the full amount of any lump-sum benefit payments received in 2013, for 2013 and earlier years. (If you received more than one form, combine the amounts from box 5 and enter the total.) . . . . .	A.	_____
<b>Note.</b> If the amount on line A is zero or less, stop here; none of your benefits are taxable this year.			
B.	Enter one-half of the amount on line A . . . . .	B.	_____
C.	Enter your taxable pensions, wages, interest, dividends, and other taxable income . . . . .	C.	_____
D.	Enter any tax-exempt interest income (such as interest on municipal bonds) plus any exclusions from income (listed earlier) . . . . .	D.	_____
E.	Add lines B, C, and D . . . . .	E.	_____

**Note.** Compare the amount on line E to your **base amount** for your filing status. If the amount on line E equals or is less than the **base amount** for your filing status, none of your benefits are taxable this year. If the amount on line E is more than your **base amount**, some of your benefits may be taxable. You need to complete Worksheet 1, shown later. If none of your benefits are taxable, but you otherwise must file a tax return, see [Benefits not taxable](#), later, under [How To Report Your Benefits](#).

**Example.** You and your spouse (both over 65) are filing a joint return for 2013 and you both received social security benefits during the year. In January 2014, you received a Form SSA-1099 showing net benefits of \$7,500 in box 5. Your spouse received a Form SSA-1099 showing net benefits of \$3,500 in box 5. You also received a taxable pension of \$22,800 and interest income of \$500. You did not have any tax-exempt interest income. Your benefits are not taxable for 2013 because your income, as figured in Worksheet A below, is not more than your base amount (\$32,000) for married filing jointly.

Even though none of your benefits are taxable, you must file a return for 2013 because your taxable gross income (\$23,300) exceeds the minimum filing requirement amount for your filing status.



Filled-in Worksheet A. **A Quick Way To Check if Your Benefits May Be Taxable**

*Keep for your records*

A.	Enter the amount from <b>box 5</b> of all your Forms SSA-1099 and RRB-1099. Include the full amount of any lump-sum benefit payments received in 2013, for 2013 and earlier years. (If you received more than one form, combine the amounts from box 5 and enter the total.) . . . . .	A.	\$11,000
<b>Note.</b> If the amount on line A is zero or less, stop here; none of your benefits are taxable this year.			
B.	Enter one-half of the amount on line A . . . . .	B.	5,500
C.	Enter your taxable pensions, wages, interest, dividends, and other taxable income . . . . .	C.	23,300
D.	Enter any tax-exempt interest income (such as interest on municipal bonds) plus any exclusions from income (listed earlier) . . . . .	D.	-0-
E.	Add lines B, C, and D . . . . .	E.	\$28,800

**Note.** Compare the amount on line E to your **base amount** for your filing status. If the amount on line E equals or is less than the **base amount** for your filing status, none of your benefits are taxable this year. If the amount on line E is more than your **base amount**, some of your benefits may be taxable. You need to complete Worksheet 1, shown later. If none of your benefits are taxable, but you otherwise must file a tax return, see [Benefits not taxable](#), later, under [How To Report Your Benefits](#).

**Who is taxed.** Benefits are included in the taxable income (to the extent they are taxable) of the person who has the legal right to receive the benefits. For example, if you and your child receive benefits, but the check for your child is made out in your name, you must use only your part of the benefits to see whether any benefits are taxable to you. One-half of the part that belongs to your child must be added to your child's other income to see whether any of those benefits are taxable to your child.

**Repayment of benefits.** Any repayment of benefits you made during 2013 must be subtracted from the gross benefits you received in 2013. It does not matter whether the repayment was for a benefit you received in 2013 or in an earlier year. If you repaid more than the gross benefits you received in 2013, see [Repayments More Than Gross Benefits](#), later.

Your gross benefits are shown in box 3 of Form SSA-1099 or Form RRB-1099. Your repayments are shown in box 4. The amount in box 5 shows your net benefits for 2013 (box 3 minus box 4). Use the amount in box 5 to figure whether any of your benefits are taxable.

**Example.** In 2012, you received \$3,000 in social security benefits, and in 2013 you received \$2,700. In March 2013, SSA notified you that you should have received only

\$2,500 in benefits in 2012. During 2013, you repaid \$500 to SSA. The Form SSA-1099 you received for 2013 shows \$2,700 in box 3 (gross amount) and \$500 in box 4 (repayment). The amount in box 5 shows your net benefits of \$2,200 (\$2,700 minus \$500).

**Tax withholding and estimated tax.** You can choose to have federal income tax withheld from your social security benefits and/or the SSEB portion of your tier 1 railroad retirement benefits. If you choose to do this, you must complete a Form W-4V, Voluntary Withholding Statement.

If you do not choose to have income tax withheld, you may have to request additional withholding from other income or pay estimated tax during the year. For details, see Publication 505, Tax Withholding and Estimated Tax, or the instructions for Form 1040-ES, Estimated Tax for Individuals.

**U.S. citizens residing abroad.** U.S. citizens who are residents of the following countries are exempt from U.S. tax on their benefits.

- Canada.
- Egypt.
- Germany.

- Ireland.
- Israel.
- Italy. (You must also be a citizen of Italy for the exemption to apply.)
- Romania.
- United Kingdom.

The SSA will not withhold U.S. tax from your benefits if you are a U.S. citizen.

The RRB will withhold U.S. tax from your benefits unless you file Form RRB-1001, Nonresident Questionnaire, with the RRB to provide citizenship and residency information. If you do not file Form RRB-1001, the RRB will consider you a nonresident alien and withhold tax from your railroad retirement benefits at a 30% rate. Contact the RRB to get this form.

**Lawful permanent residents.** For U.S. income tax purposes, lawful permanent residents (green card holders) are considered resident aliens until their lawful permanent resident status under the immigration laws is either taken away or is administratively or judicially determined to have been abandoned. Social security benefits paid to a green card holder are not subject to 30% withholding. If you are a green card holder and tax was withheld in error on your social security benefits because you have a foreign address, the withholding tax is refundable by the Social Security Administration (SSA) or the IRS. SSA will refund taxes erroneously withheld if the refund can be processed during the same calendar year in which the tax was withheld. If SSA cannot refund the taxes withheld, you must file a Form 1040 or 1040A with the Internal Revenue Service Center, Austin, TX 73301 to determine if you are entitled to a refund. You must also attach the following information to your Form 1040 or 1040A:

- A copy of the Form SSA-1042S, Social Security Benefit Statement,
- A copy of the “green card,” and
- A signed declaration that includes the following statements:

“The SSA should not have withheld federal income tax from my social security benefits because I am a U.S. lawful permanent resident and my green card has been neither revoked nor administratively or judicially determined to have been abandoned. I am filing a U.S. income tax return for the tax year as a resident alien reporting all of my worldwide income. I have not claimed benefits for the tax year under an income tax treaty as a nonresident alien.”

**Nonresident aliens.** A nonresident alien is an individual who is not a citizen or resident of the United States. If you are a nonresident alien, the rules discussed in this publication do not apply to you. Instead, 85% of your benefits are taxed at a 30% rate, unless exempt (or subject to a lower rate) by treaty. You will receive a Form SSA-1042S or Form RRB-1042S showing the amount of your benefits. These forms will also show the tax rate and the amount of tax withheld from your benefits.

Under tax treaties with the following countries, residents of these countries are exempt from U.S. tax on their benefits.

- Canada.
- Egypt.
- Germany.
- Ireland.
- Israel.
- Italy.
- Japan.
- Romania.
- United Kingdom.

Under a treaty with India, benefits paid to individuals who are both residents and nationals of India are exempt from U.S. tax if the benefits are for services performed for the United States, its subdivisions, or local government authorities.

If you are a resident of Switzerland, your total benefit amount will be taxed at a 15% rate.

For more information on whether you are a nonresident alien, see Publication 519, U.S. Tax Guide for Aliens.

**Exemption from withholding.** If your social security benefits are exempt from tax because you are a resident of one of the treaty countries listed, the SSA will not withhold U.S. tax from your benefits.

If your railroad retirement benefits are exempt from tax because you are a resident of one of the treaty countries listed, you can claim an exemption from withholding by filing Form RRB-1001 with the RRB. Contact the RRB to get this form.

**Canadian or German social security benefits paid to U.S. residents.** Under income tax treaties with Canada and Germany, social security benefits paid by those countries to U.S. residents are treated for U.S. income tax purposes as if they were paid under the social security legislation of the United States. If you receive social security benefits from Canada or Germany, include them on line 1 of Worksheet 1, shown later.

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## How To Report Your Benefits

If part of your benefits are taxable, you must use Form 1040 or Form 1040A. You cannot use Form 1040EZ.

**Reporting on Form 1040.** Report your net benefits (the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099) on line 20a and the taxable part on line 20b. If you are married filing separately and you lived apart from your spouse for all of 2013, also enter “D” to the right of the word “benefits” on line 20a.



**Reporting on Form 1040A.** Report your net benefits (the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099) on line 14a and the taxable part on line 14b. If you are married filing separately and you lived apart from your spouse for all of 2013, also enter “D” to the right of the word “benefits” on line 14a.

**Benefits not taxable.** If you are filing Form 1040EZ, do not report any benefits on your tax return. If you are filing Form 1040 or Form 1040A, report your net benefits (the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099) on Form 1040, line 20a, or Form 1040A, line 14a. Enter -0- on Form 1040, line 20b, or Form 1040A, line 14b. If you are married filing separately and you lived apart from your spouse for all of 2013, also enter “D” to the right of the word “benefits” on Form 1040, line 20a, or Form 1040A, line 14a.

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## How Much Is Taxable?

If part of your benefits are taxable, how much is taxable depends on the total amount of your benefits and other income. Generally, the higher that total amount, the greater the taxable part of your benefits.

**Maximum taxable part.** Generally, up to 50% of your benefits will be taxable. However, up to 85% of your benefits can be taxable if either of the following situations applies to you.

- The total of one-half of your benefits and all your other income is more than \$34,000 (\$44,000 if you are married filing jointly).
- You are married filing separately and lived with your spouse at any time during 2013.

**Which worksheet to use.** A worksheet you can use to figure your taxable benefits is in the instructions for your Form 1040 or 1040A. You can use either that worksheet or Worksheet 1 in this publication, unless any of the following situations applies to you.

1. You contributed to a traditional individual retirement arrangement (IRA) and you or your spouse is covered by a retirement plan at work. In this situation you must use the special worksheets in *Appendix B* of Publication 590 to figure both your IRA deduction and your taxable benefits.
2. Situation (1) does not apply and you take an exclusion for interest from qualified U.S. savings bonds (Form 8815), for adoption benefits (Form 8839), for foreign earned income or housing (Form 2555 or Form 2555-EZ), or for income earned in American Samoa (Form 4563) or Puerto Rico by bona fide residents. In this situation, you must use Worksheet 1 in this publication to figure your taxable benefits.
3. You received a lump-sum payment for an earlier year. In this situation, also complete Worksheet 2 or 3 and Worksheet 4 in this publication. See [Lump-Sum Election](#), later.

## Examples

A few examples you can use as a guide to figure the taxable part of your benefits follow.

**Example 1.** George White is single and files Form 1040 for 2013. In addition to receiving social security payments, he received a fully taxable pension of \$18,600, wages from a part-time job of \$9,400, and taxable interest income of \$990, for a total of \$28,990. He received a Form SSA-1099 in January 2014 that shows his net social security benefits of \$5,980 in box 5.

To figure his taxable benefits, George completes Worksheet 1, shown below. On line 20a of his Form 1040, George enters his net benefits of \$5,980. On line 20b, he enters his taxable benefits of \$2,990.

## Filled-in Worksheet 1. Figuring Your Taxable Benefits

Keep for Your Records



### Before you begin:

- If you are married filing separately and you lived apart from your spouse for all of 2013, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.
- Do not use this worksheet if you repaid benefits in 2013 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2013 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2013. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 8a of Form 1040 or Form 1040A on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040A or 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040, line 20a, or Form 1040A, line 14a	1.	<u>\$5,980</u>
2. Enter one-half of line 1	2.	<u>2,990</u>
3. Combine the amounts from: <b>Form 1040:</b> Lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 <b>Form 1040A:</b> Lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.	<u>28,990</u>
4. Enter the amount, if any, from Form 1040 or 1040A, line 8b	4.	<u>-0-</u>
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50, or Form 2555-EZ, line 18), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	<u>-0-</u>
6. Combine lines 2, 3, 4, and 5	6.	<u>31,980</u>
7. <b>Form 1040 filers:</b> Enter the amounts from Form 1040, lines 23 through 32, and any write-in adjustments you entered on the dotted line next to line 36. <b>Form 1040A filers:</b> Enter the amounts from Form 1040A, lines 16 and 17	7.	<u>-0-</u>
8. Is the amount on line 7 less than the amount on line 6? <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b, or Form 1040A, line 14b. <b>Yes.</b> Subtract line 7 from line 6	8.	<u>31,980</u>
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013, enter \$25,000 <b>Note.</b> If you are married filing separately and you lived with your spouse at any time in 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.	9.	<u>25,000</u>
10. Is the amount on line 9 less than the amount on line 8? <b>No.</b> None of your benefits are taxable. Enter -0- on Form 1040, line 20b, or on Form 1040A, line 14b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2013, be sure you entered "D" to the right of the word "benefits" on Form 1040, line 20a, or on Form 1040A, line 14a. <b>Yes.</b> Subtract line 9 from line 8	10.	<u>6,980</u>
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013	11.	<u>9,000</u>
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>-0-</u>
13. Enter the <b>smaller</b> of line 10 or line 11	13.	<u>6,980</u>
14. Enter one-half of line 13	14.	<u>3,490</u>
15. Enter the <b>smaller</b> of line 2 or line 14	15.	<u>2,990</u>
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16.	<u>-0-</u>
17. Add lines 15 and 16	17.	<u>2,990</u>
18. Multiply line 1 by 85% (.85)	18.	<u>5,083</u>
19. <b>Taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18. Also enter this amount on Form 1040, line 20b, or Form 1040A, line 14b	19.	<u>\$2,990</u>



If you received a lump-sum payment in 2013 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

**Example 2.** Ray and Alice Hopkins file a joint return on Form 1040A for 2013. Ray is retired and received a fully taxable pension of \$15,500. He also received social security benefits and his Form SSA-1099 for 2013 shows net benefits of \$5,600 in box 5. Alice worked during the year and had wages of \$14,000. She made a deductible payment to her IRA account of \$1,000. Ray and Alice have two savings accounts with a total of \$250 in taxable interest income. They complete Worksheet 1, entering \$29,750 (\$15,500 + \$14,000 + \$250) on line 3. They find none of Ray's social security benefits are taxable. On Form 1040A, they enter \$5,600 on line 14a and -0- on line 14b.

## Filled-in Worksheet 1. Figuring Your Taxable Benefits

Keep for Your Records



### Before you begin:

- If you are married filing separately and you lived apart from your spouse for all of 2013, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.
- Do not use this worksheet if you repaid benefits in 2013 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2013 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2013. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 8a of Form 1040 or Form 1040A on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040A or 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040, line 20a, or Form 1040A, line 14a	1.	<u>\$5,600</u>	
2. Enter one-half of line 1	2.	<u>2,800</u>	
3. Combine the amounts from: <i>Form 1040:</i> Lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 <i>Form 1040A:</i> Lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.	<u>29,750</u>	
4. Enter the amount, if any, from Form 1040 or 1040A, line 8b	4.	<u>-0-</u>	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50, or Form 2555-EZ, line 18), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	<u>-0-</u>	
6. Combine lines 2, 3, 4, and 5	6.	<u>32,550</u>	
7. <i>Form 1040 filers:</i> Enter the amounts from Form 1040, lines 23 through 32, and any write-in adjustments you entered on the dotted line next to line 36. <i>Form 1040A filers:</i> Enter the amounts from Form 1040A, lines 16 and 17	7.	<u>1,000</u>	
8. Is the amount on line 7 less than the amount on line 6? <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b, or Form 1040A, line 14b. <b>Yes.</b> Subtract line 7 from line 6	8.	<u>31,550</u>	
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013, enter \$25,000 <b>Note.</b> If you are married filing separately and you lived with your spouse at any time in 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.	9.	<u>32,000</u>	
10. Is the amount on line 9 less than the amount on line 8? <b>No.</b> None of your benefits are taxable. Enter -0- on Form 1040, line 20b, or on Form 1040A, line 14b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2013, be sure you entered "D" to the right of the word "benefits" on Form 1040, line 20a, or on Form 1040A, line 14a. <b>Yes.</b> Subtract line 9 from line 8	10.		
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013	11.		
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.		
13. Enter the <b>smaller</b> of line 10 or line 11	13.		
14. Enter one-half of line 13	14.		
15. Enter the <b>smaller</b> of line 2 or line 14	15.		
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16.		
17. Add lines 15 and 16	17.		
18. Multiply line 1 by 85% (.85)	18.		
19. <b>Taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18. Also enter this amount on Form 1040, line 20b, or Form 1040A, line 14b	19.		




*If you received a lump-sum payment in 2013 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.*





**Example 3.** Joe and Betty Johnson file a joint return on Form 1040 for 2013. Joe is a retired railroad worker and in 2013 received the social security equivalent benefit (SSEB) portion of tier 1 railroad retirement benefits. Joe's Form RRB-1099 shows \$10,000 in box 5. Betty is a retired government worker and received a fully taxable pension of \$38,000. They had \$2,300 in taxable interest income plus interest of \$200 on a qualified U.S. savings bond. The savings bond interest qualified for the exclusion. They figure their taxable benefits by completing Worksheet 1 below. Because they have qualified U.S. savings bond interest, they follow the note at the beginning of the worksheet and use the amount from line 2 of their Schedule B (Form 1040A or 1040) on line 3 of the worksheet instead of the amount from line 8a of their Form 1040. On line 3 of the worksheet, they enter \$40,500 (\$38,000 + \$2,500). More than 50% of Joe's net benefits are taxable because the income on line 8 of the worksheet (\$45,500) is more than \$44,000. (See [Maximum taxable part](#) under [How Much Is Taxable](#) earlier.) Joe and Betty enter \$10,000 on Form 1040, line 20a, and \$6,275 on Form 1040, line 20b.

## Filled-in Worksheet 1. Figuring Your Taxable Benefits

Keep for Your Records 

### Before you begin:

- If you are married filing separately and you lived apart from your spouse for all of 2013, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.
- Do not use this worksheet if you repaid benefits in 2013 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2013 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2013. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 8a of Form 1040 or Form 1040A on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040A or 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040, line 20a, or Form 1040A, line 14a	1.	<u>\$10,000</u>
2. Enter one-half of line 1	2.	<u>5,000</u>
3. Combine the amounts from: <b>Form 1040:</b> Lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 <b>Form 1040A:</b> Lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.	<u>40,500</u>
4. Enter the amount, if any, from Form 1040 or 1040A, line 8b	4.	<u>-0-</u>
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50, or Form 2555-EZ, line 18), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	<u>-0-</u>
6. Combine lines 2, 3, 4, and 5	6.	<u>45,500</u>
7. <b>Form 1040 filers:</b> Enter the amounts from Form 1040, lines 23 through 32, and any write-in adjustments you entered on the dotted line next to line 36. <b>Form 1040A filers:</b> Enter the amounts from Form 1040A, lines 16 and 17	7.	<u>-0-</u>
8. Is the amount on line 7 less than the amount on line 6? <b>No.</b>  None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b, or Form 1040A, line 14b. <b>Yes.</b> Subtract line 7 from line 6	8.	<u>45,500</u>
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013, enter \$25,000 <b>Note.</b> If you are married filing separately and you lived with your spouse at any time in 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.	9.	<u>32,000</u>
10. Is the amount on line 9 less than the amount on line 8? <b>No.</b>  None of your benefits are taxable. Enter -0- on Form 1040, line 20b, or on Form 1040A, line 14b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2013, be sure you entered "D" to the right of the word "benefits" on Form 1040, line 20a, or on Form 1040A, line 14a. <b>Yes.</b> Subtract line 9 from line 8	10.	<u>13,500</u>
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013	11.	<u>12,000</u>
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>1,500</u>
13. Enter the <b>smaller</b> of line 10 or line 11	13.	<u>12,000</u>
14. Enter one-half of line 13	14.	<u>6,000</u>
15. Enter the <b>smaller</b> of line 2 or line 14	15.	<u>5,000</u>
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16.	<u>1,275</u>
17. Add lines 15 and 16	17.	<u>6,275</u>
18. Multiply line 1 by 85% (.85)	18.	<u>8,500</u>
19. <b>Taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18. Also enter this amount on Form 1040, line 20b, or Form 1040A, line 14b	19.	<u>\$6,275</u>



If you received a lump-sum payment in 2013 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

**Example 4.** Bill and Eileen Jones are married and live together, but file separate Form 1040 returns for 2013. Bill earned \$8,000 during 2013. The only other income he had for the year was \$4,000 net social security benefits (box 5 of his Form SSA-1099). Bill figures his taxable benefits by completing Worksheet 1 below. He must include 85% of his social security benefits in his taxable income because he is married filing separately and lived with his spouse during 2013. See [How Much Is Taxable](#) earlier. Bill enters \$4,000 on his Form 1040, line 20a, and \$3,400 on Form 1040, line 20b.

**Filled-in Worksheet 1. Figuring Your Taxable Benefits**

*Keep for Your Records*



**Before you begin:**

- If you are married filing separately and you lived apart from your spouse for all of 2013, enter “D” to the right of the word “benefits” on Form 1040, line 20a, or Form 1040A, line 14a.
- Do not use this worksheet if you repaid benefits in 2013 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2013 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2013. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 8a of Form 1040 or Form 1040A on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040A or 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040, line 20a, or Form 1040A, line 14a	1.	<u>\$4,000</u>	
2. Enter one-half of line 1	2.	<u>2,000</u>	
3. Combine the amounts from: <b>Form 1040:</b> Lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 <b>Form 1040A:</b> Lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.	<u>8,000</u>	
4. Enter the amount, if any, from Form 1040 or 1040A, line 8b	4.	<u>-0-</u>	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50, or Form 2555-EZ, line 18), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	<u>-0-</u>	
6. Combine lines 2, 3, 4, and 5	6.	<u>10,000</u>	
7. <b>Form 1040 filers:</b> Enter the amounts from Form 1040, lines 23 through 32, and any write-in adjustments you entered on the dotted line next to line 36. <b>Form 1040A filers:</b> Enter the amounts from Form 1040A, lines 16 and 17	7.	<u>-0-</u>	
8. Is the amount on line 7 less than the amount on line 6? <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b, or Form 1040A, line 14b. <b>Yes.</b> Subtract line 7 from line 6	8.	<u>10,000</u>	
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013, enter \$25,000 <b>Note.</b> If you are married filing separately and you lived with your spouse at any time in 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.	9.	<u>          </u>	
10. Is the amount on line 9 less than the amount on line 8? <b>No.</b> None of your benefits are taxable. Enter -0- on Form 1040, line 20b, or on Form 1040A, line 14b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2013, be sure you entered “D” to the right of the word “benefits” on Form 1040, line 20a, or on Form 1040A, line 14a. <b>Yes.</b> Subtract line 9 from line 8	10.	<u>          </u>	
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013	11.	<u>          </u>	
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>          </u>	
13. Enter the <b>smaller</b> of line 10 or line 11	13.	<u>          </u>	
14. Enter one-half of line 13	14.	<u>          </u>	
15. Enter the <b>smaller</b> of line 2 or line 14	15.	<u>          </u>	
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16.	<u>          </u>	
17. Add lines 15 and 16	17.	<u>8,500</u>	
18. Multiply line 1 by 85% (.85)	18.	<u>3,400</u>	
19. <b>Taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18. Also enter this amount on Form 1040, line 20b, or Form 1040A, line 14b	19.	<u><u>3,400</u></u>	



*If you received a lump-sum payment in 2013 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.*

# Lump-Sum Election

You must include the taxable part of a lump-sum (retroactive) payment of benefits received in 2013 in your 2013 income, even if the payment includes benefits for an earlier year.



*This type of lump-sum benefit payment should not be confused with the lump-sum death benefit that both the SSA and RRB pay to many of their beneficiaries. No part of the lump-sum death benefit is subject to tax.*

Generally, you use your 2013 income to figure the taxable part of the total benefits received in 2013. However, you may be able to figure the taxable part of a lump-sum payment for an earlier year separately, using your income for the earlier year. You can elect this method if it lowers your taxable benefits.

Under the lump-sum election method, you refigure the taxable part of all your benefits for the earlier year (including the lump-sum payment) using that year's income. Then you subtract any taxable benefits for that year that you previously reported. The remainder is the taxable part of the lump-sum payment. Add it to the taxable part of your benefits for 2013 (figured without the lump-sum payment for the earlier year).



*Because the earlier year's taxable benefits are included in your 2013 income, no adjustment is made to the earlier year's return. Do not file an amended return for the earlier year.*

**Will the lump-sum election method lower your taxable benefits?** To find out, take the following steps.

1. Complete Worksheet 1 in this publication.
2. Complete Worksheet 2 and Worksheet 3 as appropriate. Use Worksheet 2 if your lump-sum payment was for a year after 1993. Use Worksheet 3 if it was for 1993 or an earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received the lump-sum payment.
3. Complete Worksheet 4.
4. Compare the taxable benefits on line 19 of Worksheet 1 with the taxable benefits on line 21 of Worksheet 4.

If the taxable benefits on Worksheet 4 are lower than the taxable benefits on Worksheet 1, you can elect to report the lower amount on your return.

**Making the election.** If you elect to report your taxable benefits under the lump-sum election method, follow the instructions at the bottom of Worksheet 4. Do not attach the completed worksheets to your return. Keep them with your records.



*Once you elect this method of figuring the taxable part of a lump-sum payment, you can revoke your election only with the consent of the IRS.*

**Lump-sum payment reported on Form SSA-1099 or RRB-1099.** If you received a lump-sum payment in 2013 that includes benefits for one or more earlier years after 1983, it will be included in box 3 of either Form SSA-1099 or Form RRB-1099. That part of any lump-sum payment for years before 1984 is not taxed and will not be shown on the form. The form will also show the year (or years) the payment is for. However, Form RRB-1099 will not show a breakdown by year (or years) of any lump-sum payment for years before 2011. You must contact the RRB for a breakdown by year for any amount shown in box 9.

## Example

Jane Jackson is single. In 2012 she applied for social security disability benefits but was told she was ineligible. She appealed the decision and won. In 2013, she received a lump-sum payment of \$6,000, of which \$2,000 was for 2012 and \$4,000 was for 2013. Jane also received \$5,000 in social security benefits in 2013, so her total benefits in 2013 were \$11,000. Jane's other income for 2012 and 2013 is as follows.

	Income	2012	2013
Wages		\$20,000	\$ 3,500
Interest income		2,000	2,500
Dividend income		1,000	1,500
Fully taxable pension			18,000
Total		<u>\$23,000</u>	<u>\$25,500</u>

To see if the lump-sum election method results in lower taxable benefits, she completes Worksheets 1, 2, and 4 from this publication. She does not need to complete Worksheet 3 because her lump-sum payment was for years after 1993.

Jane completes Worksheet 1 to find the amount of her taxable benefits for 2013 under the regular method. She completes Worksheet 2 to find the taxable part of the lump-sum payment for 2012 under the lump-sum election method. She completes Worksheet 4 to decide if the lump-sum election method will lower her taxable benefits.

After completing the worksheets, Jane compares the amounts from Worksheet 4, line 21, and Worksheet 1, line 19. Because the amount on Worksheet 4 is smaller, she chooses to use the lump-sum election method. To do this, she prints "LSE" to the left of Form 1040, line 20a. She then enters \$11,000 on Form 1040, line 20a, and her taxable benefits of \$2,500 on line 20b.



Jane's filled-in worksheets (1, 2, and 4) follow.

Jane Jackson's Filled-in Worksheet 1. **Figuring Your Taxable Benefits**

Keep for Your Records 

**Before you begin:**

- If you are married filing separately and you lived apart from your spouse for all of 2013, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.
- Do not use this worksheet if you repaid benefits in 2013 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2013 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2013. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 8a of Form 1040 or Form 1040A on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040A or 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040, line 20a, or Form 1040A, line 14a	1.	<u>\$11,000</u>	
2. Enter one-half of line 1	2.	<u>5,500</u>	
3. Combine the amounts from: <b>Form 1040:</b> Lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 <b>Form 1040A:</b> Lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.	<u>25,500</u>	
4. Enter the amount, if any, from Form 1040 or 1040A, line 8b	4.	<u>-0-</u>	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50, or Form 2555-EZ, line 18), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	<u>-0-</u>	
6. Combine lines 2, 3, 4, and 5	6.	<u>31,000</u>	
7. <b>Form 1040 filers:</b> Enter the amounts from Form 1040, lines 23 through 32, and any write-in adjustments you entered on the dotted line next to line 36. <b>Form 1040A filers:</b> Enter the amounts from Form 1040A, lines 16 and 17	7.	<u>-0-</u>	
8. Is the amount on line 7 less than the amount on line 6? <b>No.</b>  None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b, or Form 1040A, line 14b. <b>Yes.</b> Subtract line 7 from line 6	8.	<u>31,000</u>	
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013, enter \$25,000 <b>Note.</b> If you are married filing separately and you lived with your spouse at any time in 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.	9.	<u>25,000</u>	
10. Is the amount on line 9 less than the amount on line 8? <b>No.</b>  None of your benefits are taxable. Enter -0- on Form 1040, line 20b, or on Form 1040A, line 14b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2013, be sure you entered "D" to the right of the word "benefits" on Form 1040, line 20a, or on Form 1040A, line 14a. <b>Yes.</b> Subtract line 9 from line 8	10.	<u>6,000</u>	
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013	11.	<u>9,000</u>	
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>-0-</u>	
13. Enter the <b>smaller</b> of line 10 or line 11	13.	<u>6,000</u>	
14. Enter one-half of line 13	14.	<u>3,000</u>	
15. Enter the <b>smaller</b> of line 2 or line 14	15.	<u>3,000</u>	
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16.	<u>-0-</u>	
17. Add lines 15 and 16	17.	<u>3,000</u>	
18. Multiply line 1 by 85% (.85)	18.	<u>9,350</u>	
19. <b>Taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18. Also enter this amount on Form 1040, line 20b, or Form 1040A, line 14b	19.	<u><u>\$3,000</u></u>	




*If you received a lump-sum payment in 2013 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.*

Jane Jackson's Filled-in Worksheet 2. **Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year After 1993)**

Keep for Your Records 

Enter earlier year 2012

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 for the earlier year, plus the lump-sum payment for the earlier year received after that year	1.	<u>\$2,000</u>
<b>Note.</b> If line 1 is zero or less, skip lines 2 through 20 and enter -0- on line 21. Otherwise, go on to line 2.		
2. Enter one-half of line 1	2.	<u>1,000</u>
3. Enter your adjusted gross income for the earlier year	3.	<u>23,000</u>
4. Enter the total of any exclusions/adjustments you claimed in the earlier year for:		
• Adoption benefits (Form 8839)		
• Qualified U.S. savings bond interest (Form 8815)		
• Student loan interest (Form 1040, page 1, or Form 1040A, page 1)		
• Tuition and fees (Form 1040, page 1, or Form 1040A, page 1)		
• Domestic production activities (for 2005 through 2012) (Form 1040, page 1)		
• Foreign earned income or housing (Form 2555 or Form 2555-EZ)		
• Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	4.	<u>-0-</u>
5. Enter any tax-exempt interest received in the earlier year	5.	<u>-0-</u>
6. Add lines 2 through 5	6.	<u>24,000</u>
7. Enter your taxable benefits for the earlier year that you previously reported	7.	<u>-0-</u>
8. Subtract line 7 from line 6	8.	<u>24,000</u>
9. If, for the earlier year, you were:		
• Married filing jointly, enter \$32,000		
• Single, head of household, qualifying widow(er), married filing separately and you lived apart from your spouse for all of the earlier year, enter \$25,000	9.	<u>25,000</u>
<b>Note.</b> If you were married filing separately and you lived with your spouse at any time during the earlier year, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.		
10. Is the amount on line 8 more than the amount on line 9?		
<b>No.</b> Skip lines 10 through 20 and enter -0- on line 21.		
<b>Yes.</b> Subtract line 9 from line 8	10.	_____
11. Enter \$12,000 if married filing jointly for the earlier year; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of the earlier year	11.	_____
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	_____
13. Enter the <b>smaller</b> of line 10 or line 11	13.	_____
14. Enter one-half of line 13	14.	_____
15. Enter the <b>smaller</b> of line 2 or line 14	15.	_____
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16.	_____
17. Add lines 15 and 16	17.	_____
18. Multiply line 1 by 85% (.85)	18.	_____
19. <b>Refigured taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18	19.	_____
20. Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	20.	_____
21. <b>Additional taxable benefits.</b> Subtract line 20 from line 19. Also enter this amount on Worksheet 4, line 20	21.	<u>-0-</u>



*Do not file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2013.*



Jane Jackson's Filled-in Worksheet 4. **Figure Your Taxable Benefits Under the Lump-Sum Election Method (Use With Worksheet 2 or 3)**

Keep for Your Records 

**Complete Worksheet 1 and Worksheets 2 and 3 as appropriate before completing this worksheet.**

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 for 2013, minus the lump-sum payment for years before 2013	1.	<u>\$9,000</u>
<b>Note.</b> If line 1 is zero or less, skip lines 2 through 18, enter -0- on line 19 and go to line 20. Otherwise, go on to line 2.		
2. Enter one-half of line 1	2.	<u>4,500</u>
3. Enter the amount from Worksheet 1, line 3	3.	<u>25,500</u>
4. Enter the amount from Worksheet 1, line 4	4.	<u>-0-</u>
5. Enter the amount from Worksheet 1, line 5	5.	<u>-0-</u>
6. Combine lines 2, 3, 4, and 5	6.	<u>30,000</u>
7. Enter the amount from Worksheet 1, line 7	7.	<u>-0-</u>
8. Subtract line 7 from line 6	8.	<u>30,000</u>
9. Enter the amount from Worksheet 1, line 9. But if you are married filing separately and lived with your spouse at any time during 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then, go to line 18	9.	<u>25,000</u>
10. Is the amount on line 8 more than the amount on line 9? <b>No.</b> Skip lines 10 through 18, enter -0- on line 19, and go to line 20. <b>Yes.</b> Subtract line 9 from line 8	10.	<u>5,000</u>
11. Enter the amount from Worksheet 1, line 11	11.	<u>9,000</u>
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>-0-</u>
13. Enter the <b>smaller</b> of line 10 or line 11	13.	<u>5,000</u>
14. Enter one-half of line 13	14.	<u>2,500</u>
15. Enter the <b>smaller</b> of line 2 or line 14	15.	<u>2,500</u>
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16.	<u>-0-</u>
17. Add lines 15 and 16	17.	<u>2,500</u>
18. Multiply line 1 by 85% (.85)	18.	<u>7,650</u>
19. Enter the <b>smaller</b> of line 17 or line 18	19.	<u>2,500</u>
20. Enter the total of the amounts from Worksheet 2, line 21, and Worksheet 3, line 14, for all earlier years for which the lump-sum payment was received	20.	<u>-0-</u>
21. <b>Taxable benefits under lump-sum election method.</b> Add lines 19 and 20	21.	<u>\$2,500</u>

**Next.** Is line 21 above smaller than Worksheet 1, line 19?

**No.** Do not use this method to figure your taxable benefits. Follow the instructions on Worksheet 1 to report your benefits.

**Yes.** You can elect to report your taxable benefits under this method. **To elect this method:**

1. Enter "LSE" to the left of Form 1040, line 20a, or Form 1040A, line 14a.
2. If line 21 above is zero, follow the instructions in line 10 for "No" on Worksheet 1. Otherwise:
  - a. Enter the amount from Worksheet 1, line 1, on Form 1040, line 20a, or on Form 1040A, line 14a.
  - b. Enter the amount from line 21 above on Form 1040, line 20b, or on Form 1040A, line 14b.
  - c. If you are married filing separately and you **lived apart** from your spouse for all of 2013, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.

---

## Deductions Related to Your Benefits

You may be entitled to deduct certain amounts related to the benefits you receive.

**Disability payments.** You may have received disability payments from your employer or an insurance company that you included as income on your tax return in an earlier year. If you received a lump-sum payment from SSA or RRB, and you had to repay the employer or insurance company for the disability payments, you can take an itemized deduction for the part of the payments you included in gross income in the earlier year. If the amount you repay is more than \$3,000, you may be able to claim a tax credit instead. Claim the deduction or credit in the same way explained under [Repayment of benefits received in an earlier year](#) in the section [Repayments More Than Gross Benefits](#), later.

**Legal expenses.** You can usually deduct legal expenses that you pay or incur to produce or collect taxable income or in connection with the determination, collection, or refund of any tax.

Legal expenses for collecting the taxable part of your benefits are deductible as a miscellaneous itemized deduction on Schedule A (Form 1040), line 23.

## Repayments More Than Gross Benefits

In some situations, your Form SSA-1099 or Form RRB-1099 will show that the total benefits you repaid (box 4) are more than the gross benefits (box 3) you received. If this occurred, your net benefits in box 5 will be a negative figure (a figure in parentheses) and none of your benefits will be taxable. Do not use Worksheet 1 in this case. If you receive more than one form, a negative figure in box 5 of one form is used to offset a positive figure in box 5 of another form for that same year.

If you have any questions about this negative figure, contact your local SSA office or your local RRB field office.

**Joint return.** If you and your spouse file a joint return, and your Form SSA-1099 or RRB-1099 has a negative figure in box 5, but your spouse's does not, subtract the amount in box 5 of your form from the amount in box 5 of your spouse's form. You do this to get your net benefits when figuring if your combined benefits are taxable.

**Example.** John and Mary file a joint return for 2013. John received Form SSA-1099 showing \$3,000 in box 5. Mary also received Form SSA-1099 and the amount in box 5 was (\$500). John and Mary will use \$2,500 (\$3,000 minus \$500) as the amount of their net benefits when figuring if any of their combined benefits are taxable.

**Repayment of benefits received in an earlier year.** If the total amount shown in box 5 of all of your Forms SSA-1099 and RRB-1099 is a negative figure, you can take an itemized deduction for the part of this negative figure that represents benefits you included in gross income in an earlier year.

**Deduction \$3,000 or less.** If this deduction is \$3,000 or less, it is subject to the 2%-of-adjusted-gross-income limit that applies to certain miscellaneous itemized deductions. Claim it on Schedule A (Form 1040), line 23.

**Deduction more than \$3,000.** If this deduction is more than \$3,000, you should figure your tax two ways:

1. Figure your tax for 2013 with the itemized deduction included on Schedule A, line 28.
2. Figure your tax for 2013 in the following steps:
  - a. Figure the tax without the itemized deduction included on Schedule A, line 28.
  - b. For each year after 1983 for which part of the negative figure represents a repayment of benefits, refigure your taxable benefits as if your total benefits for the year were reduced by that part of the negative figure. Then refigure the tax for that year.
  - c. Subtract the total of the refigured tax amounts in (b) from the total of your actual tax amounts.
  - d. Subtract the result in (c) from the result in (a).

Compare the tax figured in methods (1) and (2). Your tax for 2013 is the smaller of the two amounts. If method (1) results in less tax, take the itemized deduction on Schedule A (Form 1040), line 28. If method (2) results in less tax, claim a credit for the amount from step 2(c) above on Form 1040, line 71. Check box d and enter "I.R.C. 1341" in the space next to that box. If both methods produce the same tax, deduct the repayment on Schedule A (Form 1040), line 28.

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## Worksheets

Blank Worksheets 1 through 4 are provided in this section:

1. Worksheet 1, Figuring Your Taxable Benefits;
2. Worksheet 2, Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year After 1993);
3. Worksheet 3, Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year Before 1994);
4. Worksheet 4, Figure Your Taxable Benefits Under the Lump-Sum Election Method (Use With Worksheet 2 or 3).



**Before you begin:**

- If you are married filing separately and you lived apart from your spouse for all of 2013, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.
- Do not use this worksheet if you repaid benefits in 2013 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2013 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2013. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 8a of Form 1040 or Form 1040A on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040A or 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040, line 20a, or Form 1040A, line 14a	1. _____	2. _____
2. Enter one-half of line 1	2. _____	3. _____
3. Combine the amounts from: <b>Form 1040:</b> Lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 <b>Form 1040A:</b> Lines 7, 8a, 9a, 10, 11b, 12b, and 13	3. _____	4. _____
4. Enter the amount, if any, from Form 1040 or 1040A, line 8b	4. _____	5. _____
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50, or Form 2555-EZ, line 18), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5. _____	6. _____
6. Combine lines 2, 3, 4, and 5	6. _____	7. _____
7. <b>Form 1040 filers:</b> Enter the amounts from Form 1040, lines 23 through 32, and any write-in adjustments you entered on the dotted line next to line 36. <b>Form 1040A filers:</b> Enter the amounts from Form 1040A, lines 16 and 17	7. _____	8. _____
8. Is the amount on line 7 less than the amount on line 6? <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b, or Form 1040A, line 14b. <b>Yes.</b> Subtract line 7 from line 6	8. _____	9. _____
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013, enter \$25,000 <b>Note.</b> If you are married filing separately and you lived with your spouse at any time in 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.	9. _____	10. _____
10. Is the amount on line 9 less than the amount on line 8? <b>No.</b> None of your benefits are taxable. Enter -0- on Form 1040, line 20b, or on Form 1040A, line 14b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2013, be sure you entered "D" to the right of the word "benefits" on Form 1040, line 20a, or on Form 1040A, line 14a. <b>Yes.</b> Subtract line 9 from line 8	10. _____	11. _____
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2013	11. _____	12. _____
12. Subtract line 11 from line 10. If zero or less, enter -0-	12. _____	13. _____
13. Enter the <b>smaller</b> of line 10 or line 11	13. _____	14. _____
14. Enter one-half of line 13	14. _____	15. _____
15. Enter the <b>smaller</b> of line 2 or line 14	15. _____	16. _____
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16. _____	17. _____
17. Add lines 15 and 16	17. _____	18. _____
18. Multiply line 1 by 85% (.85)	18. _____	19. _____
19. <b>Taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18. Also enter this amount on Form 1040, line 20b, or Form 1040A, line 14b	19. _____	




*If you received a lump-sum payment in 2013 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.*

**Worksheet 2. Figure Your Additional Taxable Benefits  
(From a Lump-Sum Payment for a Year After 1993)**

Keep for Your Records 

Enter earlier year \_\_\_\_

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 for the earlier year, plus the lump-sum payment for the earlier year received after that year	1. _____
<b>Note.</b> If line 1 is zero or less, skip lines 2 through 20 and enter -0- on line 21. Otherwise, go on to line 2.	
2. Enter one-half of line 1	2. _____
3. Enter your adjusted gross income for the earlier year	3. _____
4. Enter the total of any exclusions/adjustments you claimed in the earlier year for:	
• Adoption benefits (Form 8839)	
• Qualified U.S. savings bond interest (Form 8815)	
• Student loan interest (Form 1040, page 1, or Form 1040A, page 1)	
• Tuition and fees (Form 1040, page 1, or Form 1040A, page 1)	
• Domestic production activities (for 2005 through 2012) (Form 1040, page 1)	
• Foreign earned income or housing (Form 2555 or Form 2555-EZ)	
• Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	4. _____
5. Enter any tax-exempt interest received in the earlier year	5. _____
6. Add lines 2 through 5	6. _____
7. Enter your taxable benefits for the earlier year that you previously reported	7. _____
8. Subtract line 7 from line 6	8. _____
9. If, for the earlier year, you were:	
• Married filing jointly, enter \$32,000	
• Single, head of household, qualifying widow(er), married filing separately and you lived apart from your spouse for all of the earlier year, enter \$25,000	9. _____
<b>Note.</b> If you were married filing separately and you lived with your spouse at any time during the earlier year, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then go to line 18.	
10. Is the amount on line 8 more than the amount on line 9?	
<b>No.</b> Skip lines 10 through 20 and enter -0- on line 21.	
<b>Yes.</b> Subtract line 9 from line 8	10. _____
11. Enter \$12,000 if married filing jointly for the earlier year; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of the earlier year	11. _____
12. Subtract line 11 from line 10. If zero or less, enter -0-	12. _____
13. Enter the <b>smaller</b> of line 10 or line 11	13. _____
14. Enter one-half of line 13	14. _____
15. Enter the <b>smaller</b> of line 2 or line 14	15. _____
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0-	16. _____
17. Add lines 15 and 16	17. _____
18. Multiply line 1 by 85% (.85)	18. _____
19. <b>Refigured taxable benefits.</b> Enter the <b>smaller</b> of line 17 or line 18	19. _____
20. Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	20. _____
21. <b>Additional taxable benefits.</b> Subtract line 20 from line 19. Also enter this amount on Worksheet 4, line 20	21. _____



*Do not file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2013.*

**Worksheet 3. Figure Your Additional Taxable Benefits  
(From a Lump-Sum Payment for a Year Before 1994)**

Keep for Your Records 

Enter earlier year \_\_\_\_\_

1.	Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 for the earlier year, plus the lump-sum payment for the earlier year received after that year	1.	_____
<b>Note.</b> If line 1 is zero or less, skip lines 2 through 13 and enter -0- on line 14. Otherwise, go on to line 2.			
2.	Enter one-half of line 1	2.	_____
3.	Enter your adjusted gross income for the earlier year	3.	_____
4.	Enter the total of any exclusions/adjustments you claimed in the earlier year for:		
	• Qualified U.S. savings bond interest (Form 8815)		
	• Foreign earned income or housing (Form 2555 or Form 2555-EZ)		
	• Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	4.	_____
5.	Enter any tax-exempt interest received in the earlier year	5.	_____
6.	Add lines 2 through 5	6.	_____
7.	Enter your taxable benefits for the earlier year that you previously reported	7.	_____
8.	Subtract line 7 from line 6	8.	_____
9.	Enter \$25,000 (\$32,000 if married filing jointly for the earlier year; \$-0- if married filing separately for the earlier year and you lived with your spouse at any time during the earlier year)	9.	_____
10.	Is the amount on line 8 more than the amount on line 9?		
	<b>No.</b> Skip lines 10 through 13 and enter -0- on line 14.		
	<b>Yes.</b> Subtract line 9 from line 8.	10.	_____
11.	Enter one-half of line 10	11.	_____
12.	<b>Refigured taxable benefits.</b> Enter the <b>smaller</b> of line 2 or line 11	12.	_____
13.	Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	13.	_____
14.	<b>Additional taxable benefits.</b> Subtract line 13 from line 12. Also enter this amount on Worksheet 4, line 20	14.	_____



*Do not file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2013.*



**Complete Worksheet 1 and Worksheets 2 and 3 as appropriate before completing this worksheet.**

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 for 2013, minus the lump-sum payment for years before 2013 ..... **1.** \_\_\_\_\_  
**Note.** If line 1 is zero or less, skip lines 2 through 18, enter -0- on line 19 and go to line 20. Otherwise, go on to line 2.
2. Enter one-half of line 1 ..... **2.** \_\_\_\_\_
3. Enter the amount from Worksheet 1, line 3 ..... **3.** \_\_\_\_\_
4. Enter the amount from Worksheet 1, line 4 ..... **4.** \_\_\_\_\_
5. Enter the amount from Worksheet 1, line 5 ..... **5.** \_\_\_\_\_
6. Combine lines 2, 3, 4, and 5 ..... **6.** \_\_\_\_\_
7. Enter the amount from Worksheet 1, line 7 ..... **7.** \_\_\_\_\_
8. Subtract line 7 from line 6 ..... **8.** \_\_\_\_\_
9. Enter the amount from Worksheet 1, line 9. But if you are married filing separately and lived with your spouse at any time during 2013, skip lines 9 through 16; multiply line 8 by 85% (.85) and enter the result on line 17. Then, go to line 18 ..... **9.** \_\_\_\_\_
10. Is the amount on line 8 more than the amount on line 9?  
**No.** Skip lines 10 through 18, enter -0- on line 19, and go to line 20.  
**Yes.** Subtract line 9 from line 8 ..... **10.** \_\_\_\_\_
11. Enter the amount from Worksheet 1, line 11 ..... **11.** \_\_\_\_\_
12. Subtract line 11 from line 10. If zero or less, enter -0- ..... **12.** \_\_\_\_\_
13. Enter the **smaller** of line 10 or line 11 ..... **13.** \_\_\_\_\_
14. Enter one-half of line 13 ..... **14.** \_\_\_\_\_
15. Enter the **smaller** of line 2 or line 14 ..... **15.** \_\_\_\_\_
16. Multiply line 12 by 85% (.85). If line 12 is zero, enter -0- ..... **16.** \_\_\_\_\_
17. Add lines 15 and 16 ..... **17.** \_\_\_\_\_
18. Multiply line 1 by 85% (.85) ..... **18.** \_\_\_\_\_
19. Enter the **smaller** of line 17 or line 18 ..... **19.** \_\_\_\_\_
20. Enter the total of the amounts from Worksheet 2, line 21, and Worksheet 3, line 14, for all earlier years for which the lump-sum payment was received ..... **20.** \_\_\_\_\_
21. **Taxable benefits under lump-sum election method.** Add lines 19 and 20 ..... **21.** \_\_\_\_\_

**Next.** Is line 21 above smaller than Worksheet 1, line 19?

**No.** Do not use this method to figure your taxable benefits. Follow the instructions on Worksheet 1 to report your benefits.

**Yes.** You can elect to report your taxable benefits under this method. **To elect this method:**

1. Enter "LSE" to the left of Form 1040, line 20a, or Form 1040A, line 14a.
2. If line 21 above is zero, follow the instructions in line 10 for "No" on Worksheet 1. Otherwise:
  - a. Enter the amount from Worksheet 1, line 1, on Form 1040, line 20a, or on Form 1040A, line 14a.
  - b. Enter the amount from line 21 above on Form 1040, line 20b, or on Form 1040A, line 14b.
  - c. If you are married filing separately and you **lived apart** from your spouse for all of 2013, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.

## Appendix

This appendix explains items shown on Form SSA-1099 and Form RRB-1099. Forms SSA-1042S and RRB-1042S, for nonresident aliens, contain the same items plus a few additional ones. These are also explained.



The illustrated versions of Form SSA-1099, SSA-1042S, RRB-1099, and RRB-1042S in this appendix are proof copies of the forms as they appeared when this publication went to print. The information on the illustrated forms should be essentially the same as the information on the form you received from either the SSA or the RRB. You should, however, compare the form you received with the one shown in this publication to note any differences.

# Form SSA-1099, Social Security Benefit Statement 2013

Every person who received social security benefits will receive a Form SSA-1099. If you receive benefits on more than one social security record, you may get more than one Form SSA-1099. IRS Notice 703 will be enclosed with this form. It contains a worksheet to help you figure if any of your benefits are taxable. Do not mail Notice 703 to either the IRS or the SSA.

## Box 1—Name

The name shown in this box refers to the person for whom the social security benefits shown on the statement were paid. If you received benefits for yourself, your name will be shown.

## Box 2—Beneficiary's Social Security Number

This is the U.S. social security number, if known, of the person named in box 1.



*In all your correspondence with the SSA, be sure to use the claim number shown in box 8.*

## Box 3—Benefits Paid in 2013

The figure shown in this box is the total benefits paid in 2013 to you (the person named in box 1). This figure may not agree with the amounts you actually received because adjustments may have been made to your benefits before you received them. An asterisk (\*) after the figure shown in this box means that it includes benefits received in 2013 for one or more earlier years.

## Description of Amount in Box 3

This part of the form describes the items included in the amount shown in box 3. It lists the benefits paid and any adjustments made. Only the adjustments that apply to you will be shown. If no adjustments were made to the benefits paid, the word "none" will be shown.

**Paid by check or direct deposit.** This is the amount you actually received or that was deposited directly into your account in a financial institution in 2013.

**Additions.** The following adjustment items may have been deducted from your benefits in 2013. If amounts appear on your Form SSA-1099 next to these items, they will be added to the amount shown in "Paid by check or direct deposit."

### FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

<b>2013</b> • PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME. • SEE THE REVERSE FOR MORE INFORMATION.		
Box 1. Name		Box 2. Beneficiary's Social Security Number
Box 3. Benefits Paid in 2013	Box 4. Benefits Repaid to SSA in 2013	Box 5. Net Benefits for 2013 (Box 3 minus Box 4)
DESCRIPTION OF AMOUNT IN BOX 3		DESCRIPTION OF AMOUNT IN BOX 4
SAMPLE		Box 6. Voluntary Federal Income Tax Withheld
		Box 7. Address
		Box 8. Claim Number (Use this number if you need to contact SSA.)



**Do not reduce the amount of net social security benefits (box 5) by any of the items listed below. Use the amount in box 5 to figure taxable social security.**

**Medicare premiums deducted from your benefit.** If you have Medicare premiums deducted from your benefits, this is the amount withheld during 2013. The basic monthly premium in 2013 was \$104.90 for most people, but it could be higher if you were a new enrollee in 2013, you enrolled after you were first eligible, you had a break in coverage, or the modified adjusted gross income shown on your 2011 federal income tax return is greater than \$85,000 (\$170,000 if married filing jointly).

Medicare Part C, Medicare Advantage Premium, and Medicare Part D, Prescription Drug Premium, are other Medicare deductions you may have. These premiums may vary.

**Workers' compensation offset.** If you are disabled and receive workers' compensation or Part C Black Lung payments, your benefits are subject to a payment limit. An entry will be shown here if your benefits were reduced to stay within this limit. An entry will also be shown here if your benefits were reduced because the person on whose social security record you were paid is disabled and also received workers' compensation or Part C Black Lung payments.

**Paid to another family member.** This entry shows total payments withheld from your benefits if you are required to pay child support or alimony.

**Deductions for work or other adjustments.** Amounts withheld from your benefits because of work or to recover an overpayment of any type of benefit are benefits paid to you and will be shown here. They also may be treated as benefits repaid to SSA and included in the amount in box 4.

**Attorney fees.** If you had an attorney handle your social security claim, the figure shown here is the fee withheld from your benefits and paid directly to your attorney.

**Voluntary federal income tax withheld.** This shows the total amount of federal income tax withheld from your benefits. Include this amount on your income tax return as tax withheld.

**Benefit payment offset—Treasury.** Part of your Title II Social Security benefit may be withheld on behalf of the Treasury Department to recover debts you owe to other federal agencies.

**Total additions.** The figure shown here is the sum of the amounts paid by check or direct deposit plus all the additions described previously.

**Subtractions.** The following adjustment items may have been included in the payments you received in 2013. If amounts appear on your Form SSA-1099 next to these items, they will be subtracted from the figure in *Total Additions*.

**Payments for months before December 1983.** The figure shown here is the amount of benefits you received in 2013 that was for months before December 1983. These benefits are not taxable no matter when they are paid.

**Lump-sum death payment.** The lump-sum death payment is not subject to tax. An entry here means you received this kind of payment in 2013.

**Amounts refunded to you.** The amount shown here may include Medicare premiums you paid in excess of the amount actually due. It also may include amounts withheld in 2013 to pay your attorney in excess of the fee actually paid.

**Nontaxable payments.** This entry shows nontaxable payments such as lump-sum death payments.

**Amounts paid to you for other family members.** This entry shows benefit payments paid to you on behalf of a minor child or disabled adult.

**Total subtractions.** The figure shown here is the sum of all the subtractions described previously.

**Benefits for 2013.** The amount shown here is the result of subtracting the figure in *Total subtractions* from the figure in *Total additions*. This amount is the same as that shown in box 3.

**\*Box 3 includes \$ \_\_\_\_\_ paid in 2013 for 2012, 2011, and other tax years.** The figure shown here is the amount of any lump-sum benefit payment received in 2013 that is for an earlier year after 1983. See [Lump-Sum Election](#), earlier, for a full discussion on how these payments are handled.

## Box 4—Benefits Repaid to SSA in 2013

The figure shown in this box is the total amount of benefits you repaid to SSA in 2013.

### Description of Amount in Box 4

This part of the form describes the items included in the amount shown in box 4. It lists the amount of benefit checks you returned to SSA and any adjustments for other types of repayments. The amounts listed include all amounts repaid in 2013, no matter when the benefits were received. Only the repayments that apply to you will be shown. If you did not make any repayments, the word "none" will be shown.

**Checks returned to SSA.** If any of your benefit checks were returned to SSA, the total is shown here.

**Deductions for work or other adjustments.** If any amounts were withheld from your benefits because of work or to recover an overpayment of retirement, survivors, or disability benefits, the total will be shown here. This may also be shown as [Deductions for work or other adjustments](#) under [Description of Amount in Box 3](#).

**Other repayments.** This is the amount you repaid to SSA by direct remittance.

**Benefits repaid to SSA in 2013.** The amount shown here is the sum of all your repayments. This total is the same as that shown in box 4.

**Box 5—Net Benefits for 2013 (Box 3 minus Box 4)**

The figure in this box is the net benefits paid to you for the year. It is the result of subtracting the figure in box 4 from the figure in box 3. Enter this amount on line A of IRS Notice 703, or on line 1 of Worksheet 1, shown earlier, or on the worksheet in either the Form 1040 or 1040A instructions.

If parentheses are around the figure in box 5, it means that the figure in box 4 is larger than the figure in box 3. This is a negative figure and means you repaid more money than you received in 2013. If you have any questions about this negative figure, contact your local SSA office. For more information, see [Repayments More Than Gross Benefits](#), earlier.

**Box 6—Voluntary Federal Income Tax Withheld**

This shows the total amount of federal income tax withheld from your benefits. Include this amount on your income tax return as tax withheld.

**Form SSA-1042S, Social Security Benefit Statement 2013 (Nonresident Aliens)**

This form is for nonresident aliens. It contains the following four additional items that do not appear on Form SSA-1099.

**Box 6—Rate of Tax**

This is the rate at which tax was withheld from 85% of your benefits. If tax was withheld at more than one rate during the year, the percentage shown will be the tax rate in December 2013. The tax rate for most nonresident aliens is 30%. If you are a resident of Switzerland, your total benefit amount will be taxed at a 15% rate. The figure "0" will appear in this box if you were not taxed in December or if you were exempt under a tax treaty. Benefits received by residents of Canada, Egypt, Germany, Ireland, Israel,

**FORM SSA-1042S – SOCIAL SECURITY BENEFIT STATEMENT**

<b>2013</b> • THIS FORM IS FOR USE IN FILING A UNITED STATES FEDERAL INCOME TAX RETURN. • DO NOT RETURN IT TO SOCIAL SECURITY. • READ THE INFORMATION ON THE REVERSE.		
Box 1. Name		Box 2. Beneficiary's Social Security Number
Box 3. Benefits Paid in 2013	Box 4. Benefits Repaid to SSA in 2013	Box 5. Net Benefits for 2013 (Box 3 minus Box 4)
DESCRIPTION OF AMOUNT IN BOX 3		DESCRIPTION OF AMOUNT IN BOX 4
<div style="position: absolute; top: 50%; left: 50%; transform: translate(-50%, -50%) rotate(-45deg); opacity: 0.3; font-size: 100px; pointer-events: none;">SAMPLE</div>		Box 10. Address
		Box 6. Rate of Tax
		Box 7. Amount of Tax Withheld
		Box 8. Amount of Tax Refunded
Box 9. Net Tax Withheld During 2013 (Box 7 minus Box 8)	Box 11. Claim Number (Use this number if you need to contact SSA.)	

Form SSA-1042S-SM (1-2014)

Italy, Japan, Romania, and the United Kingdom are exempt from U.S. tax.

Under a treaty with India, benefits paid to individuals who are both residents and nationals of India are exempt from U.S. tax if the benefits are for services performed for the United States, its subdivisions, or local government authorities. See Publication 519 for more information on nonresident aliens.

### Box 7—Amount of Tax Withheld

This is the amount of tax taken out of your social security checks. Tax is withheld for any month in which you were a nonresident alien (unless you were exempt under a tax treaty).

### Box 8—Amount of Tax Refunded

An amount in this block shows any tax SSA refunded to you. When SSA withholds tax from your checks by mistake, they try to return it to you during the same calendar year. If SSA is unable to send the refund to you before the year ends, you must file a federal income tax return to get a refund of this tax.

### Box 9—Net Tax Withheld During 2013

The figure in this box is the result of subtracting the figure in box 8 from the figure in box 7. This is the net amount of tax withheld from your benefits.

## Form RRB-1099, Payments by the Railroad Retirement Board 2013

This section explains the items shown on Form RRB-1099. Form RRB-1099 is issued to citizens and residents of the United States. If you received, repaid, or had tax withheld from the social security equivalent benefit (SSEB) portion of tier 1 railroad retirement benefits or

special guaranty benefits during 2013, you will receive Form RRB-1099.

If you received, repaid, or had tax withheld from any non-social security equivalent benefit (NSSEB) portion of tier 1, tier 2, vested dual benefits or supplemental annuity benefits during 2013, you will receive Form RRB-1099-R, Annuities or Pensions by the Railroad Retirement Board. For more information concerning Form RRB-1099-R, see Publication 575.



*Each beneficiary will receive his or her own Form RRB-1099. If you receive benefits on more than one railroad retirement record, you may get more than one Form RRB-1099. To help insure that you get your form timely, make sure the RRB always has your current mailing address.*

### Box 1—Claim Number and Payee Code

Your RRB claim number is a six- or nine-digit number preceded by an alphabetical prefix and is the number under which the SSEB portion of tier 1 benefits or special guaranty benefits were paid. Your payee code is the number following your claim number and is used by the RRB to identify you under your claim number. In all your contacts with the RRB, be sure to use the claim number and payee code shown in this box.

### Box 2—Recipient's Identification Number

This is the U.S. social security number (SSN), individual taxpayer identification number (ITIN), or employer identification number (EIN), if known, for the person or estate listed as the recipient.

### Box 3—Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2013

The figure shown in this box is the gross SSEB portion of tier 1 benefits or special guaranty benefits paid to you in

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PAYER'S NAME, STREET ADDRESS, CITY, STATE, AND ZIP CODE		2013		PAYMENTS BY THE RAILROAD RETIREMENT BOARD	
UNITED STATES RAILROAD RETIREMENT BOARD 844 N RUSH ST CHICAGO IL 60611-2092					
PAYER'S FEDERAL IDENTIFYING NO.		3. Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2013			
1. Claim Number and Payee Code		4. Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2013			
2. Recipient's Identification Number		5. Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2013		<b>COPY C -</b>  FOR RECIPIENT'S RECORDS.  THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.	
Recipient's Name, Street Address, City, State, and Zip Code		6. Workers' Compensation Offset in 2013			
		7. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2012			
		8. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2011			
		9. Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2011			
		10. Federal Income Tax Withheld			
		11. Medicare Premium Total			

FORM RRB-1099

DO NOT ATTACH TO YOUR INCOME TAX RETURN



2013. It is the amount before any deductions were made for:

- Federal income tax withholding,
- Medicare premiums,
- Legal Process Garnishment payments,
- Overall minimum assignment payments,
- Recovery of an overpayment, including recovery of Railroad Unemployment Insurance Act benefits received while awaiting payment of your railroad retirement annuity, and
- Workers' compensation offset (explained in the description of box 6, later).

The figure in box 3 is the amount after any deductions were made for:

- Social security benefits,
- Age reduction,
- Public service pensions or public disability benefits,
- Dual railroad retirement entitlement under another RRB claim number,
- Work deductions,
- Actuarial adjustment,
- Annuity waiver, and
- Legal Process Partition payments.



*Social security benefits paid through the RRB are not reported on Form RRB-1099 or RRB-1042S. They are reported on Form SSA-1099 or Form SSA-1042S issued by the SSA.*

**Example 1.** For the period January through March 2013, you received \$300 ( $\$100 \times 3$  months) Railroad Unemployment Insurance. You were eligible for the SSEB portion of tier 1 benefits of \$509 a month beginning January 1, 2013, but you did not receive your first payment until April 2013. The payment you received in April was for the first 3 months of 2013. However, because you received unemployment benefits during the same period, \$300 was deducted from your initial benefit payment. Instead of receiving \$1,527 ( $\$509 \times 3$  months), you received \$1,227 ( $\$1,527 - \$300$ ). For the months of April through November, you were paid your regular monthly SSEB portion of tier 1 benefits of \$509. Box 3 of your Form RRB-1099 will show \$5,599 ( $\$509 \times 11$  months) as the gross SSEB portion of tier 1 benefits paid to you in 2013, even though you did not actually receive that amount. This is because box 3 shows the gross amount of your benefits before any reductions were made for the unemployment benefits paid to you.

**Example 2.** You received tier 1 benefits of \$600 a month for the months of December 2012 through May 2013. Your \$600 monthly tier 1 benefits consist of an

SSEB portion of \$250 and a non-social security equivalent benefit (NSSEB) portion of \$350. Beginning in June 2013, you became entitled to Medicare, and \$104.90 a month was deducted from your benefit checks for Medicare premiums. Therefore, the tier 1 payments you received for the rest of the year were \$495.10 ( $\$600 - \$104.90$ ) a month. Box 3 of your Form RRB-1099 will show the gross SSEB portion of tier 1 benefits of \$3,000 ( $\$250 \times 12$  months), because it is the gross SSEB amount before deductions for your Medicare premiums. Box 11 of your Form RRB-1099 will show your Medicare premiums of \$629.40 ( $\$104.90 \times 6$  months) deducted from June through November 2013. The remainder of your tier 1 payments, the NSSEB portion of \$4,200 ( $\$350 \times 12$  months), will be shown on the Form RRB-1099-R that you will receive along with your Form RRB-1099. The \$4,200 is the gross NSSEB amount before deductions for your Medicare premiums. (The *Medicare Premium Total* box shown on your Form RRB-1099-R will be blank because the Medicare total will be shown in box 11 of your Form RRB-1099.) For more information on Form RRB-1099-R, see Publication 575.

**Benefits paid for earlier years.** The figure in box 3 includes any lump-sum benefit payment you received in 2013 that is for an earlier year after 1983. If you received a payment for an earlier year, it will be shown in box 7, 8, or 9 (described later). See [Lump-Sum Election](#), earlier, for information on how to treat the payment.

#### **Box 4—Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2013**

The figure shown in this box is the total SSEB portion of tier 1 benefits you repaid to the RRB in 2013. You may have repaid a benefit by returning a payment, making a cash refund, or having an amount withheld from your payments. In addition, an amount may have been withheld from your benefits to recover the SSEB overpayment incurred by someone else who is also receiving benefits under your claim number. Also, an amount may have been withheld from another benefit, such as a social security benefit, to recover an SSEB overpayment you received.

The amount in box 4 also includes any SSEB benefits you repaid in 2013 that were for 2013 or for 1 or more years before 2013. All tier 1 repayments for years before 1986 are treated entirely as SSEB benefits.

**Example 1.** You returned to work for your last railroad employer for the months of June through August 2013. The SSEB portion of your tier 1 benefits was \$450 for each of those months. Since you are not allowed to receive benefits for any month you returned to railroad service, you have to make a repayment to the RRB. You returned the benefit payment for June through August 2013. Box 4 of your Form RRB-1099 will show \$1,350 ( $\$450 \times 3$  months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

**Example 2.** From January through April 2013 you were overpaid \$800 in the SSEB portion of tier 1 benefits. From May through August 2013, \$200 a month was withheld from your benefit payment to fully recover the \$800 overpayment. Box 4 of your Form RRB-1099 will show \$800 ( $\$200 \times 4$  months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

**Example 3.** As a retired railroad employee, you have been receiving a railroad retirement annuity, including an SSEB portion of tier 1 benefits, since 2012. You also became entitled to, and received from the SSA, a social security benefit of \$300 a month beginning May 1, 2013. SSA later authorized the RRB to pay that benefit. In August 2013, the RRB began paying your social security benefit to you and reduced the SSEB portion of your monthly tier 1 benefit by \$300. Social security benefits of \$900 ( $\$300 \times 3$  months) covering the period May through July 2013 were kept by the RRB to offset your \$900 SSEB overpayment for that same period. Box 4 of your Form RRB-1099 will show \$900 as the SSEB portion of tier 1 benefits you repaid to the RRB. (**Note.** SSA will send you Form SSA-1099, which will include the \$900 in benefits paid by them for the months of May through July 2013.)

### **Box 5—Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2013**

The figure shown in this box is the net amount of the SSEB portion of tier 1 benefits paid to you in 2013. It is the result of subtracting the amount in box 4 from the amount in box 3. If you received more than one Form RRB-1099 for 2013, you should add the amounts in box 5 of all Forms RRB-1099 to determine your net amount of SSEB payments for 2013. Use this amount to determine if any of your benefits are taxable. See [Are Any of Your Benefits Taxable](#), earlier.

If parentheses are around the figure in box 5, it means that the figure in box 4 is larger than the figure in box 3. This is a negative figure and means you repaid more money than you received in 2013. For more information, see [Repayments More Than Gross Benefits](#), earlier.

### **Box 6—Workers' Compensation Offset in 2013**

The figure shown in this box is the amount you received in workers' compensation benefits during the year that was used to offset the full amount of your tier 1 payments. The SSEB portions of your tier 1 benefits shown in boxes 3 and 5 include amounts by which your SSEB payments were reduced for workers' compensation benefits. Your workers' compensation amount is shown in this box separately only for your information. If you did not receive workers' compensation benefits, box 6 is blank.

**Example.** For 2013, your tier 1 benefit of \$450 a month is reduced to \$400 because of a \$50-a-month workers' compensation offset. Boxes 3 and 5 of your Form RRB-1099 will show \$5,400 ( $\$450 \times 12$  months) as the SSEB portion of tier 1 benefits paid to you by the RRB.

The \$5,400 is the amount before any deductions were made for the workers' compensation offset. Box 4 will show zero because you did not make any repayments during the year. Box 6 of your form will show \$600 ( $\$50$  workers' compensation  $\times 12$  months). In figuring if any of your benefits are taxable, you must use \$5,400 (box 5) as the amount of the SSEB portion of tier 1 benefits paid to you.

### **Boxes 7 and 8—Social Security Equivalent Benefit Portion of Tier 1 Paid for 2012 or 2011**

The figure shown in each applicable box is the amount of SSEB benefits paid to you in 2013 that was for 2012 or 2011. This amount is included in the amount shown in box 3.

### **Box 9—Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2011**

The figure shown in this box is the amount of SSEB benefits paid to you in 2013 that was for 2010 and earlier years after 1983. This amount is included in the amount shown in box 3. Any tier 1 benefit paid for a period before 1986 is treated as SSEB.

### **Box 10—Federal Income Tax Withheld**

The figure shown in this box is the total amount of U.S. federal income tax withheld on your 2013 tier 1 SSEB or special guaranty benefit payments. This total is based on the amount of SSEB tax withholding requested on IRS Form W-4V, Voluntary Withholding Request. Include this amount on your income tax return as tax withheld.

### **Box 11—Medicare Premium Total**

This is the total amount of Part B, Part C and/or Part D Medicare premiums deducted from your railroad retirement annuity payments shown on your Form RRB-1099.

### **Form RRB-1042S, Payments by the Railroad Retirement Board 2013 (Nonresident Aliens)**

This form is for nonresident aliens. It contains the following four additional items that do not appear on Form RRB-1099.

**Note.** If your country of legal residence changed or your tax withholding rate changed during the year, you may receive more than one Form RRB-1042S. To determine your total amounts for the year, you should add the amounts shown on all Forms RRB-1042S you received for that year.

**UNFOLD TO SEE ALL TAX STATEMENT FORMS - SEE REVERSE SIDE FOR GENERAL INFORMATION**

PAYER'S NAME, STREET ADDRESS, CITY, STATE, AND ZIP CODE <b>UNITED STATES RAILROAD RETIREMENT BOARD</b> 844 N RUSH ST CHICAGO IL 60611-2092		<b>2013</b>		<b>STATEMENT FOR NONRESIDENT ALIEN RECIPIENTS OF:</b>		PAYMENTS BY THE RAILROAD RETIREMENT BOARD	
PAYER'S FEDERAL IDENTIFYING NO.		3. Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2013				<b>COPY C -</b>  FOR RECIPIENT'S RECORDS.  THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.	
1. Claim Number and Payee Code		4. Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2013					
2. Recipient's Identification Number		5. Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2013					
Recipient's Name, Street Address, City, State, and Zip Code		6. Workers' Compensation Offset in 2013					
		7. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2012					
		8. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2011					
		9. Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2011					
		10. Country		11. Rate of Tax	12. Federal Tax Withheld		

**FORM RRB-1042S**

**DO NOT ATTACH TO YOUR INCOME TAX RETURN**

**Box 10—Country**

The country where you maintain your legal residence is shown in this box. If you maintained legal residence in more than one country during the year, you will receive a separate Form RRB-1042S for each country of legal residence during the year.

**Box 11—Rate of Tax**

The figure in this box is the rate at which tax was withheld from 85% of the SSEB portion of tier 1 or special guaranty benefit payments you received in 2013. If tax was withheld at more than one rate during the year, you will receive a separate Form RRB-1042S for each rate change during the year. The tax rate for most nonresident aliens is 30%. The figure "0%" or "15%" may appear in this box if you claimed a tax treaty exemption by filing Form RRB-1001 with the RRB. For more information, see [Nonresident aliens](#), earlier, under [Are Any of Your Benefits Taxable](#).

**Box 12—Federal Tax Withheld**

The figure in this box is the total amount of 2013 U.S. federal income tax withheld from the SSEB portion of your tier 1 or special guaranty benefit payments while you were a legal resident of the country shown in box 10 in 2013. If you received more than one Form RRB-1042S for 2013, add the amounts in box 12 of all Forms RRB-1042S to determine your total amount of U.S. federal income tax withheld from SSEB payments for 2013. Tax is withheld for any month in which you were a nonresident alien (unless you claimed exemption under a tax treaty).

**Box 13—Medicare Premium Total**

This is the total amount of Part B, Part C and/or Part D Medicare premiums deducted from your railroad retirement annuity payments shown on your Form RRB-1099.

See Publication 519 for more information on nonresident aliens.



*You should contact your nearest RRB field office (if you reside in the United States) or U.S. consulate/embassy (if you reside outside of the United States) for assistance with your RRB tax statement inquiries. If you are in the United States or Canada, you can call the RRB toll free at 1-877-772-5772. You can also visit the RRB on the Internet at [www.rrb.gov](http://www.rrb.gov). If you have any questions about how to figure your taxable payments or what amounts to show on your income tax returns, contact the IRS.*

**How To Get Tax Help**

Whether it's help with a tax issue, preparing your tax return or a need for a free publication or form, get the help you need the way you want it: online, use a smart phone, call or walk in to an IRS office or volunteer site near you.

**Free help with your tax return.** You can get free help preparing your return nationwide from IRS-certified volunteers. The Volunteer Income Tax Assistance (VITA) program helps low-to-moderate income, elderly, people with disabilities, and limited English proficient taxpayers. The Tax Counseling for the Elderly (TCE) program helps taxpayers age 60 and older with their tax returns. Most VITA and TCE sites offer free electronic filing and all volunteers will let you know about credits and deductions you may be entitled to claim. In addition, some VITA and TCE sites provide taxpayers the opportunity to prepare their own return with help from an IRS-certified volunteer. To find the nearest VITA or TCE site, you can use the VITA Locator Tool on IRS.gov, download the IRS2Go app, or call 1-800-906-9887.

As part of the TCE program, AARP offers the Tax-Aide counseling program. To find the nearest AARP Tax-Aide site, visit AARP's website at [www.aarp.org/money/taxaide](http://www.aarp.org/money/taxaide)



or call 1-888-227-7669. For more information on these programs, go to IRS.gov and enter "VITA" in the search box.

**Internet. IRS.gov** and **IRS2Go** are ready when you are—24 hours a day, 7 days a week.

- Download the free IRS2Go app from the iTunes app store or from Google Play. Use it to check your refund status, order transcripts of your tax returns or tax account, watch the IRS YouTube channel, get IRS news as soon as it's released to the public, subscribe to filing season updates or daily tax tips, and follow the IRS Twitter news feed, @IRSnews, to get the latest federal tax news, including information about tax law changes and important IRS programs.
- Check the status of your 2013 refund with the [Where's My Refund?](#) application on IRS.gov or download the IRS2Go app and select the *Refund Status* option. The IRS issues more than 9 out of 10 refunds in less than 21 days. Using these applications, you can start checking on the status of your return within 24 hours after we receive your e-filed return or 4 weeks after you mail a paper return. You will also be given a personalized refund date as soon as the IRS processes your tax return and approves your refund. The IRS updates *Where's My Refund?* every 24 hours, usually overnight, so you only need to check once a day.
- Use the [Interactive Tax Assistant](#) (ITA) to research your tax questions. No need to wait on the phone or stand in line. The ITA is available 24 hours a day, 7 days a week, and provides you with a variety of tax information related to general filing topics, deductions, credits, and income. When you reach the response screen, you can print the entire interview and the final response for your records. New subject areas are added on a regular basis. Answers not provided through ITA may be found in [Tax Trails](#), one of the Tax Topics on IRS.gov which contain general individual and business tax information or by searching the [IRS Tax Map](#), which includes an **international subject index**. You can use the **IRS Tax Map**, to search publications and instructions by topic or keyword. The IRS Tax Map integrates forms and publications into one research tool and provides single-point access to tax law information by subject. When the user searches the IRS Tax Map, they will be provided with links to related content in existing IRS publications, forms and instructions, questions and answers, and Tax Topics.
- Coming this filing season, you can immediately view and print for free all 5 types of individual federal tax transcripts (tax returns, tax account, record of account, wage and income statement, and certification of non-filing) using **Get Transcript**. You can also ask the IRS to mail a return or an account transcript to you. Only the mail option is available by choosing the *Tax Records* option on the IRS2Go app by selecting *Mail Transcript* on IRS.gov or by calling 1-800-908-9946. Tax return and tax account tran-

scripts are generally available for the current year and the past three years.

- Determine if you are eligible for the EITC and estimate the amount of the credit with the [Earned Income Tax Credit \(EITC\) Assistant](#).
- Visit [Understanding Your IRS Notice or Letter](#) to get answers to questions about a notice or letter you received from the IRS.
- If you received the First Time Homebuyer Credit, you can use the [First Time Homebuyer Credit Account Look-up](#) tool for information on your repayments and account balance.
- Check the status of your amended return using [Where's My Amended Return?](#) Go to IRS.gov and enter *Where's My Amended Return?* in the search box. You can generally expect your amended return to be processed up to 12 weeks from the date we receive it. It can take up to 3 weeks from the date you mailed it to show up in our system.
- Make a payment using one of several safe and convenient electronic payment options available on IRS.gov. Select the Payment tab on the front page of IRS.gov for more information.
- Determine if you are eligible and apply for an [online payment agreement](#), if you owe more tax than you can pay today.
- Figure your income tax withholding with the [IRS Withholding Calculator](#) on IRS.gov. Use it if you've had too much or too little withheld, your personal situation has changed, you're starting a new job or you just want to see if you're having the right amount withheld.
- Determine if you might be subject to the Alternative Minimum Tax by using the [Alternative Minimum Tax Assistant](#) on IRS.gov.
- Request an **Electronic Filing PIN** by going to IRS.gov and entering *Electronic Filing PIN* in the search box.
- Download forms, instructions and publications, including accessible versions for people with disabilities.
- Locate the nearest **Taxpayer Assistance Center (TAC)** using the [Office Locator](#) tool on IRS.gov, or choose the *Contact Us* option on the IRS2Go app and search *Local Offices*. An employee can answer questions about your tax account or help you set up a payment plan. Before you visit, check the *Office Locator* on IRS.gov, or *Local Offices* under Contact Us on IRS2Go to confirm the address, phone number, days and hours of operation, and the services provided. If you have a special need, such as a disability, you can request an appointment. Call the local number listed in the Office Locator, or look in the phone book under United States Government, Internal Revenue Service.
- Apply for an **Employer Identification Number (EIN)**. Go to IRS.gov and enter *Apply for an EIN* in the search box.

- Read the Internal Revenue Code, regulations, or other official guidance.
- Read Internal Revenue Bulletins.
- Sign up to receive local and national tax news and more by email. Just click on “subscriptions” above the search box on IRS.gov and choose from a variety of options.

**Phone.** You can call the IRS, or you can carry it in your pocket with the IRS2Go app on your smart phone or tablet. Download the free IRS2Go app from the iTunes app store or from Google Play.

- Call to locate the nearest volunteer help site, 1-800-906-9887 or you can use the VITA Locator Tool on IRS.gov, or download the IRS2Go app. Low-to-moderate income, elderly, people with disabilities, and limited English proficient taxpayers can get free help with their tax return from the nationwide Volunteer Income Tax Assistance (VITA) program. The Tax Counseling for the Elderly (TCE) program helps taxpayers age 60 and older with their tax returns. Most VITA and TCE sites offer free electronic filing. Some VITA and TCE sites provide IRS-certified volunteers who can help prepare your tax return. Through the TCE program, AARP offers the Tax-Aide counseling program; call 1-888-227-7669 to find the nearest Tax-Aide location.
- Call the automated *Where's My Refund?* information hotline to check the status of your 2013 refund 24 hours a day, 7 days a week at 1-800-829-1954. If you e-file, you can start checking on the status of your return within 24 hours after the IRS receives your tax return or 4 weeks after you've mailed a paper return. The IRS issues more than 9 out of 10 refunds in less than 21 days. *Where's My Refund?* will give you a personalized refund date as soon as the IRS processes your tax return and approves your refund. Before you call this automated hotline, have your 2013 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund. The IRS updates *Where's My Refund?* every 24 hours, usually overnight, so you only need to check once a day. Note, the above information is for our automated hotline. Our live phone and walk-in assistants can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.
- Call the *Amended Return Hotline*, 1-866-464-2050, to check the status of your amended return. You can generally expect your amended return to be processed up to 12 weeks from the date we receive it. It can take up to 3 weeks from the date you mailed it to show up in our system.
- Call 1-800-TAX-FORM (1-800-829-3676) to order current-year forms, instructions, publications, and prior-year forms and instructions (limited to 5 years). You should receive your order within 10 business days.

- Call **TeleTax**, 1-800-829-4477, to listen to pre-recorded messages covering general and business tax information. If, between January and April 15, you still have questions about the Form 1040, 1040A, or 1040EZ (like filing requirements, dependents, credits, Schedule D, pensions and IRAs or self-employment taxes), call 1-800-829-1040.
- Call using TTY/TDD equipment, 1-800-829-4059 to ask tax questions or order forms and publications. The TTY/TDD telephone number is for people who are deaf, hard of hearing, or have a speech disability. These individuals can also contact the IRS through relay services such as the [Federal Relay Service](#).

**Walk-in.** You can find a selection of forms, publications and services — in-person.

- **Products.** You can walk in to some post offices, libraries, and IRS offices to pick up certain forms, instructions, and publications. Some IRS offices, libraries, and city and county government offices have a collection of products available to photocopy from reproducible proofs.
- **Services.** You can walk in to your local TAC for face-to-face tax help. An employee can answer questions about your tax account or help you set up a payment plan. Before visiting, use the *Office Locator* tool on IRS.gov, or choose the *Contact Us* option on the IRS2Go app and search *Local Offices* for days and hours of operation, and services provided.

**Mail.** You can send your order for forms, instructions, and publications to the address below. You should receive a response within 10 business days after your request is received.

Internal Revenue Service  
1201 N. Mitsubishi Motorway  
Bloomington, IL 61705-6613

The Taxpayer Advocate Service Is Here to Help You. **The Taxpayer Advocate Service (TAS)** is your voice at the IRS. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights.

What can TAS do for you? We can offer you free help with IRS problems that you can't resolve on your own. We know this process can be confusing, but the worst thing you can do is nothing at all! TAS can help if you can't resolve your tax problem and:

- Your problem is causing financial difficulties for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.



If you qualify for our help, you'll be assigned to one advocate who'll be with you at every turn and will do everything possible to resolve your problem. Here's why we can help:

- TAS is an independent organization within the IRS.
- Our advocates know how to work with the IRS.
- Our services are free and tailored to meet your needs.
- We have offices in every state, the District of Columbia, and Puerto Rico.

How can you reach us? If you think TAS can help you, call your local advocate, whose number is in your local directory and at [Taxpayer Advocate](#), or call us toll-free at 1-877-777-4778.

How else does TAS help taxpayers?

TAS also works to resolve large-scale, systemic problems that affect many taxpayers. If you know of one of these broad issues, please report it to us through our [Systemic Advocacy Management System](#).

## Low Income Taxpayer Clinics

Low Income Taxpayer Clinics (LITCs) serve individuals whose income is below a certain level and need to resolve tax problems such as audits, appeals and tax collection disputes. Some clinics can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Visit [Taxpayer Advocate](#) or see IRS Publication 4134, Low Income Taxpayer Clinic List.



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**Assistance** (See Tax help)

**B**

**Base amount** [3](#)

**C**

**Canadian social security benefits** [5](#)

**Children's benefits** [2](#)

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**D**

**Deductions related to benefits** [15](#)

\$3,000.01 or more [15](#)

\$3,000 or less [15](#)

**Disability benefits repaid** [15](#)

**E**

**Estimated tax** [4](#)

**F**

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**Form 1040A** [6](#)

**Form RRB-1042S** [25](#)

**Form RRB-1099** [11](#), [23](#)

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**Form SSA-1099** [11](#), [19](#)

**Form W-4V** [4](#)

**Free tax services** [26](#)

**Future developments:**

Product page [1](#)

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**German social security benefits** [5](#)

**H**

**Help** (See Tax help)

**J**

**Joint returns** [15](#)

**L**

**Legal expenses** [15](#)

**Lump-sum election** [11](#)

Example [11](#)

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