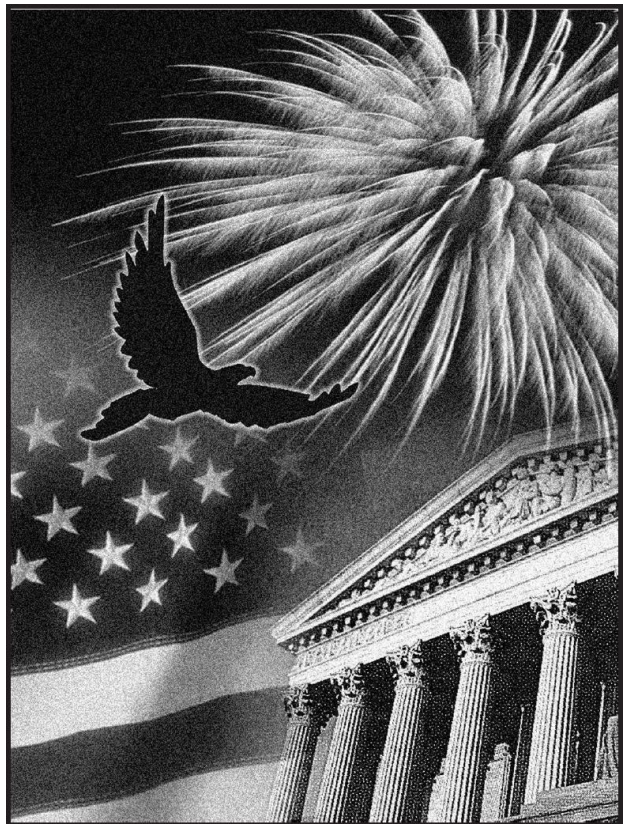


Publication 915

Social Security And Equivalent Railroad Retirement Benefits

For use in preparing
2025 Returns

Volume 2 of 2



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Disability payments (including Social Security Disability Insurance (SSDI) payments). These payments are generally not included in income if they are for injuries incurred as a direct result of a terrorist attack directed against the United States or its allies. If these payments are incorrectly reported as taxable on Form SSA-1099, don't include the nontaxable portion of income on your tax return. You may receive a notice from the IRS regarding the omitted payments. Follow the instructions in the notice to explain that the excluded payments aren't taxable. For more information about these payments, see Pub. 3920, Tax Relief for Victims of Terrorist Attacks.

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 may also be treated as benefits repaid to the 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.

Treasury benefit payment offset, garnishment, and/or tax levy. 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; part of your Title II Social Security benefits may be withheld to pay child support, alimony, or court-ordered victim restitution; and/or part of your Title II Social Security benefits may be withheld to pay your debt to the IRS.

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 2025. 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 2025 that was for months before December 1983. These benefits aren't taxable no matter when they are paid.

Lump-sum death payment. The lump-sum death payment isn't subject to tax. An entry here means you received this kind of payment in 2025.

Amounts refunded to you. The amount shown here may include Medicare premiums you paid in excess of the amount actually due. It may also include amounts withheld in 2025 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 2025. The amount shown here is the result of subtracting the figure in Total subtractions, earlier, from the figure in Total additions, earlier. This amount is the same as that shown in box 3.

***Box 3 includes \$_____ paid in 2025 for 2024, 2023, and other tax years.** The figure shown here is the amount of any lump-sum benefit payment received in 2025 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 2025

The figure shown in this box is the total amount of benefits you repaid to the SSA in 2025.

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 the SSA and any adjustments for other types of repayments. The amounts listed include all amounts repaid in 2025, no matter when the benefits were received. Only the repayments that apply to you will be shown. If you didn't make any repayments, the word "none" will be shown.

Checks returned to the SSA. If any of your benefit checks were returned to the 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*, earlier.

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

Benefits repaid to the SSA in 2025. 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 2025 (*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 or on the worksheet in the Instructions for Form 1040.

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 2025.

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

Form SSA-1042S, Social Security Benefit Statement 2025 (Nonresident Aliens)

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 2025. 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, 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 Pub. 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 box shows any tax the SSA refunded to you. When the SSA withholds tax from your checks by mistake, they try to return it to you during the same calendar year. If the 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 2025 (*Box 7 Minus Box 8*)

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.

2025 • 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.

Form SSA-1042S-SM (1-2026)

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 SSEB portion of tier 1 railroad retirement benefits or special guaranty benefits during 2025, you will receive Form RRB-1099.

If you received, repaid, or had tax withheld from any NSSEB portion of tier 1 benefits, tier 2 benefits, vested dual benefits, or supplemental annuity benefits during 2025, you will receive Form RRB-1099-R, Annuities or Pensions by the Railroad Retirement Board. For more information concerning Form RRB-1099-R, see Pub. 575.

Tip: Each beneficiary will receive their 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 ensure 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 was 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 2025

The figure shown in this box is the gross SSEB portion of tier 1 benefits or special guaranty benefits paid to you in 2025. 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.

Caution: Social security benefits paid through the RRB aren't reported on Form RRB-1099 or RRB-1042S. They are reported on Form SSA-1099 or SSA-1042S issued by the SSA.

Example 1. For the period January through March 2025, you received \$300 ($\100×3 months) Railroad Unemployment Insurance. You were eligible for the SSEB portion of tier 1 benefits of \$509 a month beginning January 1, 2025, but you didn't receive your first payment until April 2025. The payment you received in April was for the first 3 months of 2025. However, because you received unemployment benefits during the same period, \$300 was deducted from your initial benefit payment. Instead of receiving \$1,527 ($\509×3 months), you received \$1,227 ($\$1,527 - \300). For the months of April through November, you were paid your regular monthly SSEB portion of tier 1 benefits of \$509. Box 3 of your Form RRB-1099 will show \$5,599 ($\509×11 months) as the gross SSEB portion of tier 1 benefits paid to you in 2025, even though you didn't actually receive that amount.

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

PAYER'S NAME, STREET ADDRESS, CITY, STATE, AND ZIP CODE UNITED STATES RAILROAD RETIREMENT BOARD 844 N RUSH ST CHICAGO IL 60611-1275		2025		PAYMENTS BY THE RAILROAD RETIREMENT BOARD	
PAYER'S FEDERAL IDENTIFYING NO.		3. Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2025			
1. Claim Number and Payee Code		4. Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2025			
2. Recipient's Identification Number		5. Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2025			
Recipient's Name, Street Address, City, State, and Zip Code		6. Workers' Compensation Offset in 2025			
		7. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2024			
		8. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2023			
		9. Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2023			
		10. Federal Income Tax Withheld		11. Medicare Premium Total	

COPY C -

**FOR
RECIPIENT'S
RECORDS.**

**THIS
INFORMATION
IS BEING
FURNISHED
TO THE
INTERNAL
REVENUE
SERVICE.**

FORM RRB-1099

DO NOT ATTACH TO YOUR INCOME TAX RETURN

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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 January through June 2025. Your \$600 monthly tier 1 benefits consist of an SSEB portion of \$250 and an NSSEB portion of \$350. Beginning in July 2025, you became entitled to Medicare, and \$185.00 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 \$415.00 (\$600 – \$185.00) a month. Box 3 of your Form RRB-1099 will show the gross SSEB portion of tier 1 benefits of \$3,000 ($\250×12 months) because it's the gross SSEB amount before deductions for your Medicare premiums. Box 11 of your Form RRB-1099 will show your Medicare premiums of \$1,111.00 ($\185.00×6 months) deducted from July through

December 2025. The remainder of your tier 1 payments, the NSSEB portion of \$4,200 ($\350×12 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 Pub. 575.

Benefits paid for earlier years. The figure in box 3 includes any lump-sum benefit payment you received in 2025 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 2025

The figure shown in this box is the total SSEB portion of tier 1 benefits you repaid to the RRB in 2025. 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 2025 that were for 2025 or for 1 or more years before 2025. 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 2025. The SSEB portion of your tier 1 benefits was \$450 for each of those months. Because you aren't 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 2025. Box 4 of your Form RRB-1099 will show \$1,350 ($\450×3 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 2. From January through April 2025, you were overpaid \$800 in the SSEB portion of tier 1 benefits. From May through August 2025, \$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 ($\200×4 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 2024. You also became entitled to, and received from the SSA, a social security benefit of \$300 a month beginning May 1, 2025. The SSA later authorized the RRB to pay that benefit. In August 2025, 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 ($\300×3 months) covering the period May through July 2025 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 provide Form SSA-1099, which will include the \$900 in benefits paid by SSA for the months of May through July 2025.

Box 5—Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2025

The figure shown in this box is the net amount of the SSEB portion of tier 1 benefits paid to you in 2025. 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 2025, you should add the amounts in box 5 of all Forms RRB-1099 to determine your net amount of SSEB payments for 2025. 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 2025. For more information, see *Repayments More Than Gross Benefits*, earlier.

Box 6—Workers' Compensation Offset in 2025

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 didn't receive workers' compensation benefits, box 6 is blank.

Example. For 2025, 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 ($\450×12 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 didn't make any repayments during the year. Box 6 of your form will show \$600 (\$50 workers' compensation × 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 2024 or 2023

The figure shown in each applicable box is the amount of SSEB benefits paid to you in 2025 that was for 2024 or 2023. 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 2023

The figure shown in this box is the amount of SSEB benefits paid to you in 2025 that was for 2022 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 2025 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. Include this amount on your income tax return as tax withheld.

Box 11—Medicare Premium Total

This is only for informational purposes and the RRB does not report this amount to the IRS.

This is the total amount of Part B, Part C, and/or Part D Medicare premiums deducted from your railroad retirement annuity payments in 2025. The Medicare total is normally shown on Form RRB-1099. However, if Form RRB-1099 is not required for your 2025 taxes, then this total will be shown on Form RRB-1099-R.

Form RRB-1042S, Payments by the Railroad Retirement Board 2025 (Nonresident Aliens)

This form is for nonresident aliens.

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.

Payer's Name, Street Address, City, State, and ZIP Code United States Railroad Retirement Board 844 N Rush St Chicago IL 60611-1275 Payer's Federal Identifying No.			2025 Statement for Nonresident Alien Recipients of Payments by the Railroad Retirement Board	Copy B - For Recipient's Records This information is being furnished to the Internal Revenue Service
Unique Form Identifier		Amendment Number	6. Claim Number and Payee Code	7. Recipient's U.S. Taxpayer Identification Number
Recipient's Name, Street Address, City, State, and ZIP code			8. Recipient's Chapter 3 Status Code	9. Recipient's Date of Birth
			10. Gross Benefit Paid in 2025	11. Benefit Repaid to RRB in 2025
			12. Net Benefit Paid in 2025	13. Federal Tax Withheld
			14. Country	15. Tax Rate
1. Income Code	2. Chapter Indicator	3. Chapter 3 Status Code		
4. Chapter 4 Status Code	5. Employee Contributions		16. Exemption Code	17. Medicare Premium Total
FORM RRB-1042S (01-26)				

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Box 1—Income Code

The figure shown in this box indicates the amounts are either SSEB payments or pension payments.

Box 5—Employee Contributions

This is the amount of taxes withheld from your railroad employment earnings that exceeds the amount of taxes that would have been withheld had the earnings been covered under the social security system. The amount shown is your total employee contribution amount attributable to a railroad account number and must be shared by all annuitants eligible to use it. It is the latest amount reported for 2025 and may have increased or decreased from a previous Form RRB-1042S. A change in the amount may affect the nontaxable portion of your contributory amounts paid. You may need to refigure the nontaxable amount and/or file an original or amended income tax return(s) using the amount reported on this form. If this box is

blank, it means that your contributory amount paid and total gross paid are fully taxable. For more information, see Pub. 575; and Pub. 939, General Rule for Pensions and Annuities.

Box 6—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 was 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 7—Recipient's U.S. Taxpayer Identification Number (TIN)

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 10—Gross Benefit Paid in 2025

The figure shown in this box is the total amount of benefits paid to you in 2025. It includes any benefits paid in 2025 that were for prior years. 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.

The figure in box 10 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.

Caution: Social security benefits paid through the RRB aren't reported on Form RRB-1099 or RRB-1042S. They are reported on Form SSA-1099 or SSA-1042S issued by the SSA.

Example 1. For the period January through March 2025, you received \$300 ($\100×3 months) Railroad Unemployment Insurance. You were eligible for the SSEB portion of tier 1 benefits of \$509 a month beginning January 1, 2025, but you didn't receive your first payment until April 2025. The payment you received in April was for the first 3 months of 2025. However, because you received unemployment benefits during the same period, \$300 was deducted from your initial benefit payment. Instead of receiving \$1,527 ($\509×3 months), you received \$1,227 ($\$1,527 - \300). For the months of April through November, you were paid your regular monthly SSEB portion of tier 1 benefits of \$509. Box 10 of your Form RRB-1042S will show \$5,599 ($\509×11 months) as the gross SSEB portion of tier 1 benefits paid to you in 2025, even though you didn't actually receive that amount.

This is because box 10 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 January through June 2025. Your \$600 monthly tier 1 benefits consist of an SSEB portion of \$250 and an NSSEB portion of \$350. Beginning in July 2025, you became entitled to Medicare, and \$185.00 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 \$415.00 (\$600 – \$185.00) a month. Box 10 of your Form RRB-1042S will show the gross SSEB portion of tier 1 benefits of \$3,000 ($\250×12 months) because it's the gross SSEB amount before deductions for your Medicare premiums.

Box 17 of your Form RRB-1042S will show your Medicare premiums of \$1,110.00 ($\185.00×6 months) deducted from July through December 2025. The remainder of your tier 1 payments, the NSSEB portion of \$4,200 ($\350×12 months), will be shown on the Form RRB-1099-R that you will receive along with your Form RRB-1042S. 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 17 of your Form RRB-1042S.) For more information on Form RRB-1042S, see Pub. 575.

Benefits paid for earlier years. The figure in box 10 includes any lump-sum benefit payment you received in 2025 that is for an earlier year after 1983. See *Lump-Sum Election*, earlier, for information on how to treat the payment.

Box 11—Benefit Repaid to RRB in 2025

The figure shown in this box is the total amount of benefits you repaid to the RRB in 2025, including any benefits you repaid in 2025 for prior years. You may have repaid a benefit by returning a payment, by making a cash refund, or by having an amount withheld from your annuity for overpayment recovery purposes. In addition, an amount may have been withheld from your benefits to recover an overpayment incurred by someone else who is also receiving benefits under your claim number.

The amount in box 11 also includes any SSEB benefits you repaid in 2025 that were for 2025 or for 1 or more years before 2025. 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 2025.

The SSEB portion of your tier 1 benefits was \$450 for each of those months. Because you aren't 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 2025. Box 11 of your Form RRB-1042S will show \$1,350 ($\450×3 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 2. From January through April 2025, you were overpaid \$800 in the SSEB portion of tier 1 benefits. From May through August 2025, \$200 a month was withheld from your benefit payment to fully recover the \$800 overpayment. Box 11 of your Form RRB-1042S will show \$800 ($\200×4 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 2024. You also became entitled to, and received from the SSA, a social security benefit of \$300 a month beginning May 1, 2025. The SSA later authorized the RRB to pay that benefit. In August 2025, 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 ($\300×3 months) covering the period May through July 2025 were kept by the RRB to offset your \$900 SSEB overpayment for that same period. Box 11 of your Form RRB-1042S will show \$900 as the SSEB portion of tier 1 benefits you repaid to the RRB.

Note: The SSA will provide Form SSA-1099, which will include the \$900 in benefits paid by SSA for the months of May through July 2025.

Box 12—Net Benefit Paid in 2025

The figure shown in this box is the net amount of benefits paid to you in 2025. It is the result of subtracting the amount in box 11 from the amount in box 10. If you received more than one Form RRB-1042S for 2025, you should add the amounts in box 12 of all Forms RRB-1042S to determine your net amount of payments for 2025. 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 12, it means that the figure in box 11 is larger than the figure in box 10. This is a negative figure and means you repaid more money than you received in 2025. For more information, see *Repayments More Than Gross Benefits*, earlier.

Box 13—Federal Tax Withheld

The figure shown in this box is the total amount of U.S. federal income tax withheld from your benefits in 2025 while you were a known or assumed resident for tax purposes of the country shown in box 14. If no taxes were withheld, -0- will be shown in this box. If you received more than one Form RRB-1042S for 2025, add the amounts in box 13 of all Forms RRB-1042S to determine your total amount of U.S. federal income tax withheld from SSEB payments for 2025. Tax is withheld for any month in which you were a nonresident alien (unless you claimed exemption under a tax treaty).

Box 14—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 15—Tax Rate

The figure shown in this box is the rate at which U.S. federal income tax was withheld from the benefits shown on this Form RRB-1042S. 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 16—Exemption Code

If a figure is shown in this box, it indicates a reduction in the applicable nonresident alien tax rate due to a treaty exemption.

Box 17—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-1042S.

See Pub. 519 for more information on nonresident aliens.

Tip: 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 877-772-5772. You can also go to the RRB website at RRB.gov. If you have any questions about how to figure your taxable payments or what amounts to show on your income tax return, contact the IRS.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or

instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

Tax reform. Tax reform legislation impacting federal taxes, credits, and deductions was enacted in P.L. 119-21, commonly known as the One Big Beautiful Bill Act, on July 4, 2025. Go to [IRS.gov/OBBB](https://www.irs.gov/OBBB) for more information and updates on how this legislation affects your taxes.

Preparing and filing your tax return.

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return.

You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/freefile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns.

Go to [IRS.gov/ VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.MilitaryOneSource) ([MilitaryOneSource.mil/MilTax](https://www.MilitaryOneSource.mil/MilTax)).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/EITCAssistant) ([IRS.gov/EITCAssistant](https://www.irs.gov/EITCAssistant)) determines if you're eligible for the earned income credit (EITC).
- The [Online EIN Application](https://www.irs.gov/EIN) ([IRS.gov/EIN](https://www.irs.gov/EIN)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/W4App) ([IRS.gov/W4App](https://www.irs.gov/W4App)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

- The [Sales Tax Deduction Calculator](#) ([IRS.gov/ SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](#): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](#): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax

return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the

return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](https://ssa.gov/employer) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, an S corporation, a C corporation, or a single-member limited liability company (LLC), you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/BusinessAccount](https://irs.gov/BusinessAccount) for more information.

IRS social media. Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideomultilingua](https://www.youtube.com/irsvideomultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

Over-the-Phone Interpreter (OPI)

Service. The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.).

The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/ LetUsHelp](https://www.irs.gov/LetUsHelp).

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille-Ready File (BRF).

Disasters. Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/ Forms](https://www.irs.gov/forms) to view, download, or print all the forms, instructions, and publications you may need. Or you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](https://www.irs.gov/MobileFriendlyForms) for more information.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.

- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/ Account](https://www.irs.gov/Account).

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to [IRS.gov/ TaxProAccount](https://www.irs.gov/TaxProAccount).

Using direct deposit. The safest and easiest way to receive a tax refund is to *e-file* and choose direct deposit, which securely and electronically transfers your refund directly into your financial account.

Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information.

This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



The IRS can't issue refunds before mid-February for returns that claimed the EITC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. The IRS recommends paying electronically whenever possible. Options to pay electronically are included in the list below. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](#) are **not** accepted.

Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay taxes from your bank account. It's free and secure, and no sign-in is required. You can change or cancel within 2 days of scheduled payment.
- [Debit Card, Credit Card, or Digital Wallet](#): Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [Electronic Federal Tax Payment System](#): This is the best option for businesses. Enrollment is required.
- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note: The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick and easy.

What if I can't pay now? Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement](https://www.irs.gov/opa) ([IRS.gov/ OPA](https://www.irs.gov/opa)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today.

Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

Filing an amended return. Go to [IRS.gov/1040X](#) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://www.irs.gov/DUT).

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023.

You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to

[IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone.

All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times.

Before you visit, go to [IRS.gov/TAC](https://www.irs.gov/TAC) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an ***independent*** organization within the Internal Revenue Service (IRS).

TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to resolve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. ***Our services are free.***

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit www.TaxpayerAdvocate.IRS.gov. The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.

- TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic issues at www.IRS.gov/SAMS. (Be sure not to include any personal identifiable information.)

How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to www.TaxpayerAdvocate.IRS.gov/Contact-Us,
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS.

Go to

www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

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To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

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