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Almost every form and publication also has its own page on IRS.gov. For example, the Form 1040 page is at [IRS.gov/Form1040](https://www.irs.gov/Form1040); the Publication 17 page is at [IRS.gov/Pub17](https://www.irs.gov/Pub17); the Form W-4 page is at [IRS.gov/W4](https://www.irs.gov/W4); and the Schedule A (Form 1040) page is at [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA). If typing in a link above instead of clicking on it, be sure to type the link into the address bar of your browser, not in a Search box. Note that these are friendly shortcut links that will automatically go to the actual link for the page.

If you wish, you can submit comments about draft or final forms, instructions, or publications at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). We cannot respond to all comments due to the high volume we receive. Please note that we may not be able to consider many suggestions until the subsequent revision of the product.



General Instructions for Certain Information Returns

(Forms 1096, 1097, 1098, 1099, 3921, 3922, 5498, and W-2G)

Section references are to the Internal Revenue Code unless otherwise noted.

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What's New

Filing date for Form 1099-MISC. File Form 1099-MISC on or before January 31, 2019, if you are reporting NEC payments in box 7, using either paper or electronic filing procedures. For all other reported payments, file Form 1099-MISC by February 28, 2019, if you file on paper, or April 1, 2019, if you file electronically. For more

information, see the separate instructions for Form 1099-MISC.

Form 1099-LS and Form 1099-SB. At the time this publication went to print the IRS was working on the new forms. They will be released at a later date. For more information, go to [IRS.gov/1099generalinstructions](https://www.irs.gov/1099generalinstructions).

Future Developments

For the latest information about developments related to the General Instructions for Certain Information Returns after they were published, go to [General Instructions for Certain Information Returns](https://www.irs.gov/1099generalinstructions) at [IRS.gov/1099generalinstructions](https://www.irs.gov/1099generalinstructions).

Reminders

Due date for certain statements sent to recipients.

The due date for furnishing statements to recipients for Forms 1099-B, 1099-S, and 1099-MISC (if amounts are reported in box 8 or 14) is February 18, 2020. This also applies to statements furnished as part of a consolidated reporting statement. See the [Guide to Information Returns](https://www.irs.gov/1099generalinstructions) for due dates for all returns.

Electronic filing. *E-filers* are reminded that using the FIRE System requires following the specifications contained in Pub. 1220. Also, the IRS does not provide a fill-in form option for most forms covered by these instructions; however, see [Online fillable forms](https://www.irs.gov/1099generalinstructions) in part E, later. See part F for information on [e-file](https://www.irs.gov/1099generalinstructions).

Online fillable forms Copies 1, B, 2, C, and D. Copies 1, B, 2, C, and D, as applicable, to be furnished to recipients and kept in filer's records, have been made online fillable at [IRS.gov](https://www.irs.gov) for many forms referenced in these instructions. See the separate instructions for Forms 1098, 1098-E&T, 1098-Q, 1099-A&C, 1099-B, 1099-DIV, 1099-G, 1099-INT&OID, 1099-K, 1099-MISC, 1099-PATR, 1099-R&5498, 1099-S, 1099-SB, and 3921.

Payee. Throughout these instructions, the term "payee" means any recipient of Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G including beneficiaries, borrowers, debtors, donors, employees, insureds, participants, policyholders, shareholders, students, transferors, and winners.

Where to file. All information returns filed on paper will be filed with only two Internal Revenue Service Centers: Austin, TX, Kansas City, MO, and Ogden, UT 84201. See [part D](https://www.irs.gov/1099generalinstructions) and Form 1096, Annual Summary and Transmittal of U.S. Information Returns.

Items You Should Note

Photographs of Missing Children

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

Available Products

In addition to these general instructions, which contain general information concerning Forms 1096, 1097, 1098, 1099, 3921, 3922, 5498, and W-2G, we provide specific form instructions as separate products. Get the instructions you need for completing a specific form from the following list of separate instructions.

- Instructions for Form 1097-BTC.
- Instructions for Form 1098.
- Instructions for Form 1098-C.
- Instructions for Forms 1098-E and 1098-T.
- Instructions for Form 1098-F.
- Instructions for Form 1098-Q.
- Instructions for Forms 1099-A and 1099-C.
- Instructions for Form 1099-B.
- Instructions for Form 1099-CAP.
- Instructions for Form 1099-DIV.
- Instructions for Form 1099-G.
- Instructions for Form 1099-H.
- Instructions for Forms 1099-INT and 1099-OID.
- Instructions for Form 1099-K.
- Instructions for Form 1099-LTC.
- Instructions for Form 1099-LS.
- Instructions for Form 1099-MISC.
- Instructions for Form 1099-PATR.
- Instructions for Form 1099-Q.
- Instructions for Forms 1099-QA and 5498-QA.
- Instructions for Forms 1099-R and 5498.
- Instructions for Form 1099-S.
- Instructions for Forms 1099-SA and 5498-SA.
- Instructions for Form 1099-SB.
- Instructions for Forms 3921 and 3922.
- Instructions for Form 5498-ESA.
- Instructions for Forms W-2G and 5754.

You also can obtain the latest developments for each of the forms and instructions listed here by visiting their information pages at [IRS.gov](#). See the separate instructions for each form on the webpage via the link.

See [How To Get Forms, Publications, and Other Assistance](#), later.

Guide to Information Returns

See the [chart](#), later, for a brief summary of information return reporting rules.

Use Form 1096 To Send Paper Forms to the IRS

You must send Copies A of all paper Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G to the IRS with Form 1096, Annual Summary and Transmittal of U.S.

Information Returns. Instructions for completing Form 1096 are contained on Form 1096. Also see [part E](#).

Reporting Backup Withholding on Forms 1099 and W-2G

If you backup withhold on a payment, you must file the appropriate Form 1099 or Form W-2G with the IRS and furnish a statement to the recipient to report the amount of the payment and the amount withheld. This applies even though the amount of the payment may be below the normal threshold for filing Form 1099 or Form W-2G. For how to report backup withholding, see [part N](#).

Substitute Statements to Recipients

If you are using a substitute form to furnish information statements to recipients (generally Copy B), be sure your substitute statements comply with the rules in Pub. 1179. Pub. 1179, which is revised annually, explains the requirements for format and content of substitute statements to recipients. See [part M](#) for additional information.

Taxpayer Identification Number (TIN) Matching

TIN Matching allows a payer or authorized agent who is required to file Forms 1099-B, DIV, INT, K, MISC, OID, and/or PATR, which report income subject to backup withholding, to match TIN and name combinations with IRS records before submitting the forms to the IRS. TIN Matching is one of the e-services products that is offered and is accessible through the IRS website. For program guidelines, see Pub. 2108-A, or go to [IRS.gov](#) and enter keyword “TIN matching” in the upper right corner. It is anticipated that payers who validate the TIN and name combinations before filing information returns will receive fewer backup withholding (CP2100) notices and penalty notices. E-services technical support is available by calling 866-255-0654.

A. Who Must File

See the separate specific instructions for each form.

Nominee/middleman returns. Generally, if you receive a Form 1099 for amounts that actually belong to another person, you are considered a nominee recipient. You must file a Form 1099 with the IRS (the same type of Form 1099 you received) for each of the other owners showing the amounts allocable to each. You also must furnish a Form 1099 to each of the other owners. File the new Form 1099 with Form 1096 with the Internal Revenue Service Center for your area. On each new Form 1099, list yourself as the “payer” and the other owner as the “recipient.” On Form 1096, list yourself as the “Filer.” A spouse is not required to file a nominee return to show amounts owned by the other spouse. The nominee, not the original payer, is responsible for filing the subsequent Forms 1099 to show the amount allocable to each owner.

Successor/predecessor reporting. A successor business entity (a corporation, partnership, or sole proprietorship) and a predecessor business entity (a corporation, partnership, or sole proprietorship) may agree that the successor will assume all or some of the predecessor's information reporting responsibilities. This would permit the successor to file one Form 1097, 1098,

1099, 3921, 3922, 5498, or W-2G for each recipient combining the predecessor's and successor's reportable amounts, including any withholding. If they so agree and the successor satisfies the predecessor's obligations and the conditions described on this page, the predecessor does not have to file the specified information returns for the acquisition year. If the successor and predecessor do not agree, or if the requirements described are not met, the predecessor and the successor each must file Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G for their own reportable amounts as they usually would. For more information and the rules that apply to filing combined Forms 1042-S, see Rev. Proc. 99-50, which is available on page 757 of Internal Revenue Bulletin 1999-52 at IRS.gov/pub/irs-irbs/irb99-52.pdf.

The combined reporting procedure is available when all the following conditions are met.

1. The successor acquires from the predecessor substantially all the property (a) used in the trade or business of the predecessor, including when one or more corporations are absorbed by another corporation under a merger agreement under which the surviving corporation becomes the owner of all the assets and assumes all the liabilities of the absorbed corporation(s), or (b) used in a separate unit of a trade or business of the predecessor.

2. The predecessor is required to report amounts, including any withholding, on information returns for the year of acquisition for the period before the acquisition.

3. The predecessor is not required to report amounts, including withholding, on information returns for the year of acquisition for the period after the acquisition.

Combined reporting agreement. The predecessor and the successor must agree on the specific forms to which the combined reporting procedure applies and that the successor assumes the predecessor's entire information reporting obligations for these forms. The predecessor and successor may agree to:

1. Use the combined reporting procedure for all Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G; or

2. Limit the use of the combined reporting procedure to (a) specific forms, or (b) specific reporting entities, including any unit, branch, or location within a particular business entity that files its own separate information returns. For example, if the predecessor's and successor's only compatible computer or recordkeeping systems are their dividends paid ledgers, they may agree to use the combined reporting procedure for Forms 1099-DIV only. Similarly, if the only compatible systems are in their midwest branches, they may agree to use the combined reporting procedure for only the midwest branches.

Combined reporting procedure. On each Form 1097, 1098, 1099, 3921, 3922, 5498, and W-2G filed by the successor, the successor must combine the predecessor's (before the acquisition) and successor's reportable amounts, including any withholding, for the acquisition year and report the aggregate. For transactional reporting, the successor must report each of the predecessor's transactions and each of its own transactions on the appropriate form. The successor may

include with the form sent to the recipient additional information explaining the combined reporting.

For purposes of the combined reporting procedure, the sharing of TINs and other information obtained under section 3406 for information reporting and backup withholding purposes does not violate the confidentiality rules in section 3406(f).

Statement required. The successor must file a statement with the IRS indicating the forms that are being filed on a combined basis under Rev. Proc. 99-50. The statement must:

1. Include the predecessor's and successor's names, addresses, telephone numbers, EINs, and the name and telephone number of the person responsible for preparing the statement;

2. Reflect separately the amount of federal income tax withheld by the predecessor and by the successor for each type of form being filed on a combined basis (for example, Form 1099-R or 1099-MISC); and

3. Be sent separately from Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G by the forms' due date to:

Internal Revenue Service
Information Returns Branch
230 Murall Drive, Mail Stop 4360
Kearneysville, WV 25430

Do not send Form 1042-S statements to this address. Instead, use the address given in the Instructions for Form 1042-S; see Rev. Proc. 99-50.

Qualified settlement funds. A qualified settlement fund must file information returns for distributions to claimants if any transferor to the fund would have been required to file if the transferor had made the distributions directly to the claimants.

For distributions to transferors, a fund is subject to the information reporting requirements of sections 6041 and 6041A and may be required to file Form 1099-MISC. For payments made by the fund on behalf of a claimant or transferor, the fund is subject to these same rules and may have to file Form 1099-MISC for the payment to a third party. For information reporting purposes, a payment made by the fund on behalf of a claimant or transferor is considered a distribution to the claimant or transferor and is also subject to information reporting requirements.

The same filing requirements, exceptions, and thresholds may apply to qualified settlement funds as apply to any other payer. That is, the fund must determine the character of the payment (for example, interest, fixed or determinable income, or gross proceeds from broker transactions) and to whom the payment is made (for example, corporation or individual).

For more information, see Regulations section 1.468B-2(l). Also, see Treasury Decision (TD) 9249, 2006-10 I.R.B. 546, available at IRS.gov/irb/2006-10_IRB/ar05.html. TD 9249 relates to escrow and similar funds.

Payments to foreign persons. See the Instructions for Form 1042-S, relating to U.S. source income of foreign persons, for reporting requirements relating to payments to foreign persons.

Widely held fixed investment trusts (WHFITs).

Trustees and middlemen of WHFITs are required to report all items of gross income and proceeds on the appropriate Form 1099. For the definition of a WHFIT, see Regulations section 1.671-5(b)(22). A tax information statement that includes the information provided to the IRS on Forms 1099, as well as additional information identified in Regulations section 1.671-5(e), must be furnished to trust interest holders (TIHs).

Items of gross income (including OID) attributable to the TIH for the calendar year including all amounts of income attributable to selling, purchasing, or redeeming of a trust holder's interest in the WHFIT must be reported. Items of income that are required to be reported including non-pro rata partial principal payments, trust sales proceeds, redemption asset proceeds, and sales of a trust interest on a secondary market must be reported on Form 1099-B. See Regulations section 1.671-5(d).

Safe harbor rules for determining the amount of an item to be reported on Form 1099 and a tax information statement with respect to a TIH in a non-mortgage WHFIT (NMWHFIT) and a widely held mortgage trust (WHMT) are found in Regulations sections 1.671-5(f) and (g), respectively.

Trustees and middlemen must follow all the rules for filing Forms 1099 with the IRS and furnishing a statement to the TIH (except as noted below) as described in parts A through S of these instructions. Trustees and middlemen also should follow the separate instructions for Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC, and 1099-OID, as applicable, which may address additional income reporting requirements.

Due date and other requirements for furnishing statement to TIH. The written tax information for 2019 furnished to the TIH is due on or before March 16, 2020. For other items of expense and credit that must be reported to the TIH, see Regulations section 1.671-5(c).

There is no reporting requirement if the TIH is an exempt recipient unless the trustee or middleman backup withholds under section 3406. If the trustee or middleman backup withholds, then follow the rules in [part N](#). An exempt recipient for this purpose is defined in Regulations section 1.671-5(b)(7).

Reporting to foreign persons. Items of a WHFIT attributable to a TIH who is not a U.S. person must be reported and amounts withheld following the provisions of sections 1441 through 1464. See Form 1042-S and its separate instructions for more information.

Foreign Account Tax Compliance Act (FATCA) Filing Requirements of Certain Foreign Financial Institutions (FFIs)

If you are required to report an account that is a U.S. account under chapter 4 of the Code (chapter 4), you may be eligible to elect to report the account on Form(s) 1099 instead of on Form 8966, FATCA Report.



If the account is either a U.S. account held by a passive nonfinancial foreign entity (NFFE) that is a U.S.-owned foreign entity or an account held by an owner-documented FFI, do not file a Form 1099 with respect to such an account. Instead, you must file Form 8966, in accordance with its requirements and its accompanying instructions, to report the account for chapter 4 purposes.

Election described in Regulations section 1.1471-4(d)(5)(i)(A).

You are eligible to make this election to report an account on Form(s) 1099 if:

- You are a participating FFI (including a Reporting Model 2 FFI) (PFFI) or are a registered deemed-compliant FFI (RDC FFI) (other than a Reporting Model 1 FFI) required to report a U.S. account as a condition of your applicable RDC FFI status (see Regulations section 1.1471-5(f)(1)(i));
- You are required to report the account as a U.S. account for chapter 4 purposes; and
- The account is a U.S. account held by a specified U.S. person.

Election described in Regulations section 1.1471-4(d)(5)(i)(B).

You are eligible to make this election to report an account on Form(s) 1099 if:

- You are a PFFI or are an RDC FFI (other than a Reporting Model 1 FFI) required to report a U.S. account as a condition of your applicable RDC FFI status (see Regulations section 1.1471-5(f)(1)(i));
- You are required to report the account as a U.S. account for chapter 4 purposes; and
- The account is a U.S. account held by a specified U.S. person that is a cash value insurance contract or annuity contract that you elect to report in a manner similar to section 6047(d).

You may make an election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) either with respect to all such U.S. accounts or with respect to any clearly identified group of such accounts (for example, by line of business or by location where the account is maintained).

Special reporting by U.S. payer described in Regulations section 1.1471-4(d)(2)(iii)(A).

If you are a U.S. payer that is a PFFI other than a U.S. branch, you also may satisfy your requirement to report with respect to a U.S. account for chapter 4 purposes by reporting on each appropriate Form 1099 in the manner described in Regulations section 1.1471-4(d)(2)(iii)(A).

Reporting procedure. If you are an FFI that is eligible to make an election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A), you must do so by filing each appropriate Form 1099 with the IRS and reporting the payments required to be reported by a U.S. payer (as defined in Regulations section 1.6049-5(c)(5)) with respect to the account. However, see [Payments required to be reported](#), later. Also see the separate specific instructions for each form to determine which form to file.



All Form 1099 filers must have an EIN. If you have not previously filed a Form 1099 or other return, you must obtain an EIN and include it on each Form 1099 that you file. See [part K](#) for more information, including how to obtain an EIN.

In addition to the information otherwise required to be reported on the appropriate Form 1099, you also must include the following information for each account you are reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A) or (d)(5)(i)(A) or (B).

- The name, address, and TIN of the account holder.
- The account number.
- If applicable, the jurisdiction of the branch that maintains the account being reported by adding the branch's jurisdiction after the payer's name, that is, "Payer's Name (Jurisdiction X branch)."



If you are an FFI making an election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A), you are required to report the payee's account number on each Form 1099 you file (regardless of the fact that the account number otherwise may be optional for purposes of reporting on the applicable Form 1099).

If you are a sponsoring entity that is reporting a U.S. account on behalf of a sponsored FFI described above, report on the appropriate Form(s) 1099 the following information in the payer boxes (if filing on paper) or in the appropriate fields of the payer record (if filing electronically).

- For the name, enter the sponsored FFI's name on the first line and the sponsoring entity's name on the second line.
- For the address, enter the sponsoring entity's address.
- For the federal (or taxpayer) identification number, enter the sponsored FFI's EIN.

In addition, if you are filing electronically, enter numeric code "1" in the "Transfer Agent Indicator" field. See Pub. 1220 for electronic filing of forms. If you are filing on paper, enter your Global Intermediary Identification Number (GIIN) in the lower right-hand portion of the title area on the top of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. For transmittal of paper forms, see Form 1096 and its accompanying instructions.

If you are an FFI described above that is electing to report an account to which you did not make any payments for the calendar year that are required to be reported on a Form 1099, you must report the account on Form 1099-MISC. In addition, if you made any payments for the calendar year that would be required to be reported on a Form 1099 if not for an applicable dollar amount threshold, you also must report the account on Form 1099-MISC. See the Instructions for Form 1099-MISC.

Payments required to be reported. If you make an election described in Regulations section 1.1471-4 (d)(5)(i)(A) or (B), you are required to report any payments made to the account as required for purposes of the election, that is, payments that would be reportable under

sections 6041, 6042, 6045, and 6049 if you were a U.S. payer.



Reporting under chapter 4 does not affect an FFI's otherwise applicable obligations to report payments as a payer under chapter 61.

Forms 1099 used. The payments required to be reported under this election for calendar year 2019 must be reported, as applicable, on Form 1099-B, Proceeds From Broker or Barter Exchange Transactions; Form 1099-DIV, Dividends and Distributions; 1099-INT, Interest Income; 1099-MISC, Miscellaneous Income; 1099-OID, Original Issue Discount; or 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Also see the separate specific instructions for each form.

Definitions. Generally, for detailed information about definitions that apply for purposes of chapter 4, see Regulations section 1.1471-1(b). A Reporting FI under a Model 2 Intergovernmental Agreement (IGA) also should refer to definitions that may apply under that IGA or apply pursuant to any applicable domestic law pertaining to its FATCA obligations. Solely for purposes of filing Forms 1099, the following definitions are provided to help guide filers through the process.

Account. An account means a financial account described in Regulations section 1.1471-5(b), including a cash value insurance contract and annuity contract.

Account holder. An account holder is the person who holds a financial account, as determined under Regulations section 1.1471-5(a)(3).

Foreign financial institution (FFI). An FFI generally means a foreign entity that is a financial institution.

Owner-documented FFI. An owner-documented FFI is an FFI described in Regulations section 1.1471-5(f)(3).

Participating FFI (PFFI). A PFFI is an FFI that has agreed to comply with the requirements of an FFI agreement with respect to all branches of the FFI, other than a branch that is a reporting Model 1 FFI or a U.S. branch. The term PFFI also includes an FFI described in a Model 2 IGA that has agreed to comply with the requirements of an FFI agreement with respect to a branch, and a [Qualified Intermediary \(QI\)](#) branch of a U.S. financial institution, unless such branch is a reporting Model 1 FFI.

Recalcitrant account holder. A recalcitrant account holder is an account holder (other than an account holder that is an FFI) of a PFFI or registered deemed-compliant FFI that has failed to provide the FFI maintaining its account with the information required under Regulations section 1.1471-5(g).

Registered deemed-compliant FFI (RDC FFI). A registered deemed-compliant FFI is an FFI described in Regulations section 1.1471-5(f)(1), and includes a Reporting Model 1 FFI, a QI branch of a U.S. financial institution that is a Reporting Model 1 FFI, and a nonreporting [Foreign Intermediary \(FI\)](#) treated as a registered deemed-compliant FFI under a Model 2 IGA.

Reporting Model 1 FFI. A Reporting Model 1 FFI is an FI, including a foreign branch of a U.S. financial institution, treated as a reporting financial institution under a Model 1 IGA.

Reporting Model 2 FFI. A Reporting Model 2 FFI is an FI or branch of an FI treated as a reporting financial institution under a Model 2 IGA.

Specified U.S. person. A specified U.S. person is any U.S. person described in Regulations section 1.1473-1(c).

Sponsored FFI. A Sponsored FFI is an FFI that is an investment entity, a controlled foreign corporation, or a closely held investment vehicle that has a Sponsoring Entity that performs certain due diligence, withholding, and reporting obligations on behalf of the Sponsored FFI.

Sponsoring Entity. A Sponsoring Entity is an entity that has registered with the IRS to perform the due diligence, withholding, and reporting obligations of one or more Sponsored FFIs or Sponsored Direct Reporting NFFEs.

U.S. account. A U.S. account is any account held by one or more specified U.S. persons. A U.S. account also includes any account held by a passive NFFE that has one or more substantial U.S. owners, or in the case of a Reporting Model 2 FFI, any account held by a passive NFFE that has one or more controlling persons that are specified U.S. persons. See Regulations section 1.1471-5(a) and an applicable Model 2 IGA.

B. Other Information Returns

The income information you report on the following forms must not be repeated on Forms 1099 or W-2G.

- Form W-2, reporting wages and other employee compensation.
- Forms 1042-S and 1000, reporting income to foreign persons.
- Form 2439, reporting undistributed long-term capital gains of a regulated investment company (RIC) or real estate investment trust (REIT).
- Schedule K-1 of Forms 1065 or 1065-B, reporting distributive shares to members of a partnership.
- Schedule K-1 of Form 1041, reporting distributions to beneficiaries of trusts or estates.
- Schedule K-1 of Form 1120S, reporting distributive shares to shareholders of S corporations.
- Schedule K of Form 1120-IC-DISC, reporting actual and constructive distributions to shareholders and deferred DISC income.
- Schedule Q of Form 1066, reporting income from a real estate mortgage investment conduit (REMIC) to a residual interest holder.

C. When To File

File Forms 1097, 1098, 1099, 3921, 3922, or W-2G on paper by February 28, 2020, or March 31, 2020, if filing electronically. File Forms 5498, 5498-ESA, 5498-QA, and 5498-SA by June 1, 2020. Form 1096 must accompany all paper submissions. See [part E](#) for paper and [part F](#) for electronic filing requirements.



- *File Form 1099-MISC on paper or electronically by January 31, 2020, if you are reporting nonemployee compensation (NEC) in box 7.*
- *File and furnish a copy of Form 1098-F by January 31, 2020. Under section 6050X you must furnish the taxpayer copy at the same time you file.*

You will meet the requirement to file if the form is properly addressed and mailed on or before the due date. If the regular due date falls on a Saturday, Sunday, or legal holiday, file by the next business day. A business day is any day that is not a Saturday, Sunday, or legal holiday. See [part M](#) about providing Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G or statements to recipients.

Private delivery services (PDSs). You can use certain PDSs designated by the IRS to meet the “timely mailing as timely filing” rule for information returns. Go to [IRS.gov/PDS](https://www.irs.gov/PDS) for the current list of designated PDSs.

The PDS can tell you how to get written proof of the mailing date.

For the IRS mailing address to use if you’re using a PDS, go to [IRS.gov/PDSstreetAddresses](https://www.irs.gov/PDSstreetAddresses).



PDSs can't deliver items to P.O. boxes. You must use the U.S. Postal Service to mail any item to an IRS P.O. box address.

Reporting period. Forms 1097, 1098, 1099, 3921, 3922, and W-2G are used to report amounts received, paid, credited, donated, transferred, or canceled, in the case of Form 1099-C, during the calendar year. Forms 5498, 5498-ESA, 5498-QA, and 5498-SA are used to report amounts contributed and the fair market value of an account for the calendar year.

Extension of time to file. You can get an automatic 30-day extension of time to file by completing Form 8809. The form may be submitted on paper, or through the FIRE System either as a fill-in form or an electronic file. A signature or explanation may be required for the extension. However, you must file Form 8809 by the due date of the returns in order to get the 30-day extension. Under certain hardship conditions you may apply for an additional 30-day extension. See Form 8809 for more information.



For Forms W-2, and 1099-MISC reporting non-employee compensation (NEC) in box 7, no automatic extension is available. See Form 8809.



For tax year 2019, requests for extensions of time to file Forms 1099-QA and 5498-QA may be filed on paper only.

How to apply. As soon as you know that a 30-day extension of time to file is needed, file Form 8809.

- Follow the instructions on Form 8809 and mail it to the address listed in the instructions on the form. See the instructions for Form 8809 for more information.
- You can submit the extension request online through the FIRE System. You are encouraged to submit requests

using the online fillable form. See Pub. 1220, Part B, for more information on filing online or electronically.

Extension for statements to recipients. For information on requesting an extension of time to furnish statements to recipients, see [Extension of time to furnish statements to recipients](#) under part M.

D. Where To File



Use the 3-line address for your state for mailing information returns.

Send all information returns filed on paper to the following.

**DRAFT AS OF
October 23, 2018**

If your principal business, office or agency, or legal residence in the case of an individual, is located in

Use the following address

Alabama, Arizona, Arkansas, Delaware, Florida, Georgia, Kentucky, Maine, Massachusetts, Mississippi, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Texas, Vermont, Virginia

Department of the Treasury
Internal Revenue Service
Center
Austin, TX 73301

Alaska, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, North Dakota, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Utah, Washington, Wisconsin, Wyoming

Department of the Treasury
Internal Revenue Service
Center
PO Box 219256
Kansas City, MO 64121-9256

California, Connecticut, District of Columbia, Louisiana, Maryland, Pennsylvania, Rhode Island, West Virginia

Department of the Treasury
Internal Revenue Service
Center Ogden, UT 84201

If your legal residence or principal place of business, or principal office or agency, is outside the United States, use the following address.

Department of the Treasury
Internal Revenue Service Center
Austin, TX 73301.

State and local tax departments. Contact the applicable state and local tax department as necessary for reporting requirements and where to file.

E. Filing Returns With the IRS

The IRS strongly encourages the quality review of data before filing to prevent erroneous notices from being mailed to payees (or others for whom information is being reported).

TIP Generally, you are not required to report payments smaller than the minimum described for a form; however, you may prefer, for economy and your own convenience, to file Copies A for all payments. The IRS encourages this.

If you must file any Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G with the IRS and you are filing paper forms, you must send a Form 1096 with each type of form as the transmittal document. You must group the forms by form number and submit each group with a separate Form 1096. For example, if you file Forms 1098, 1099-A, and 1099-MISC, complete one Form 1096 to transmit Forms 1098, another for Forms 1099-A, and a third for Forms 1099-MISC. Specific instructions for completing Form 1096 are included on the form. Also, see [Transmitters](#).

[paying agents, etc.](#), later. For information about filing corrected paper returns, see [part H](#).



Because the IRS processes paper forms by machine (optical character recognition equipment), you cannot file Form 1096 or Copy A of Forms 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website, but see [Online fillable forms](#), later. However, you can use Copy B from those sources to provide recipient statements.

You can order information returns and instructions online at [IRS.gov/OrderForms](#), or you can mail an order to the address in [part T](#).

See Pub. 1179 for specifications for private printing of substitute information returns. You may not request special consideration. Only forms that conform to the official form and the specifications in Pub. 1179 are acceptable for filing with the IRS.

Online fillable forms. Due to the very low volume of paper Forms 1097-BTC, 1098-C, 1098-MA, 1098-Q, 1099-CAP, 1099-H, 1099-LTC, 1099-Q, 1099-QA, 1099-SA, 3921, 5498-ESA, 5498-QA, and 5498-SA received and processed by the IRS each year, these forms have been converted to online fillable PDFs. You may fill out these forms, found online at [IRS.gov/FormsPubs](#), and send Copy B to each recipient. For filing with the IRS, follow your usual procedures for filing electronically if you are filing 250 or more of a form type. If you are filing any of these forms on paper due to a low volume of recipients, **for these forms only**, you may send a black-and-white Copy A with Form 1096 that you print from the IRS website. See [part G](#) for paper document reporting.

Transmitters, paying agents, etc. A transmitter, service bureau, paying agent, or disbursing agent (hereafter referred to as “agent”) may sign Form 1096 on behalf of any person required to file (hereafter referred to as “payer”) if the conditions in (1) and (2) below are met.

1. The agent has the authority to sign the form under an agency agreement (oral, written, or implied) that is valid under state law.

2. The agent signs the form and adds the caption “For: (Name of payer).”

Signing of the form by an authorized agent on behalf of the payer does not relieve the payer of the liability for penalties for not filing a correct, complete, and timely Form 1096 and accompanying returns.

Forms 1097, 1098, 1099, 3921, 3922, 5498, W-2G, or acceptable substitute statements to recipients issued by a service bureau or agent should show the same payer's name as shown on the information returns filed with the IRS.

For information about the election to report and deposit backup withholding under the agent's TIN and how to prepare forms if the election is made, see Rev. Proc. 84-33, 1984-1 C.B. 502, and the Instructions for Form 945.

Keeping copies. Generally, keep copies of information returns you filed with the IRS or have the ability to reconstruct the data for at least 3 years, 4 years for Form

1099-C, from the due date of the returns. Keep copies of information returns for 4 years if backup withholding was imposed.

Shipping and mailing. Send the forms to the IRS in a flat mailer (not folded). If you are sending many forms, you may send them in conveniently sized packages. On each package, write your name, number the packages consecutively, and place Form 1096 in package number one. Postal regulations require forms and packages to be sent by First-Class Mail.

F. Electronic Reporting

Electronic reporting may be required for filing all information returns discussed in these instructions (see [Who must file electronically](#), later). Different types of payments, such as interest, dividends, and rents, may be reported in the same submission.



You can file Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G, **except Forms 1099-QA and 5498-QA**,

electronically through the Filing Information Returns Electronically System (FIRE System); however, you must have software that can produce a file in the proper format according to Pub. 1220. Pub. 1220 provides the procedures for reporting electronically and is updated annually. Pub. 1220 is available at [IRS.gov](#). The FIRE System does not provide a fill-in form option for information return reporting. The FIRE System operates 24 hours a day, 7 days a week. You may access the FIRE System online at [FIRE.IRS.gov](#).



Forms 1099-QA and 5498-QA can only be filed on paper.

Due dates. File Forms 1097, 1098, 1099, 3921, 3922, or W-2G electronically by March 31, 2020. File Forms 5498, 5498-ESA, 5498-QA, or 5498-SA by June 1, 2020. See [part M](#) about providing Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G or statements to recipients.



File Form 1099-MISC by January 31, 2020, if you are reporting nonemployee compensation in box 7.

Extension of time to file. For information about requesting an extension of time to file, see [Extension of time to file](#), earlier, under part C.



If you file electronically, do not file the same returns on paper.

Who must file electronically. If you are required to file 250 or more information returns during the year, you must file electronically. The 250-or-more requirement applies separately to each type of form. For example, if you must file 500 Forms 1098 and 100 Forms 1099-A, you must file Forms 1098 electronically, but you are not required to file Forms 1099-A electronically.

The electronic filing requirement does not apply if you apply for and receive a hardship waiver. See [How to request a waiver from filing electronically](#), later.



The IRS encourages you to file electronically even though you are filing fewer than 250 returns.

Filing requirement applies separately to originals and corrections. The electronic filing requirements apply separately to original returns and corrected returns. Originals and corrections are not aggregated to determine whether you are required to file electronically. For example, if you file 400 Forms 1098 electronically and you are making 75 corrections, your corrections can be filed on paper because the number of corrections for Form 1098 is less than the 250 filing requirement. However, if you are filing 250 or more Form 1098 corrections, they have to be filed electronically.

Reporting incorrect payer name and/or TIN. If a payer discovers an error in reporting the payer (not recipient) name and/or TIN, write a letter containing the following information.

1. Name and address of the payer.
2. Type of error (including the incorrect payer name/TIN that was reported).
3. Tax year.
4. Payer TIN.
5. Transmitter Control Code (TCC).
6. Type of return.
7. Number of payees.
8. Filing method (paper or electronic).
9. Was federal income tax withheld?

Send the letter to:

Internal Revenue Service
Information Returns Branch
230 Murall Drive, Mail Stop 4360
Kearneysville, WV 25430



If a payer realizes duplicate reporting or a large percentage of incorrect information has been filed, contact the information reporting customer service site at 866-455-7438 for further instructions.

How to get approval to file electronically. File Form 4419 at least 30 days before the due date of the returns. File Form 4419 for all types of returns that will be filed electronically. See Form 4419 for more information. Once you have received approval, you need not reapply each year. The IRS will provide a written reply to the applicant and further instructions at the time of approval, usually within 30 days.

How to request a waiver from filing electronically. To receive a waiver from the required filing of information returns electronically, submit Form 8508 at least 45 days before the due date of the returns for which you are requesting a waiver. You cannot apply for a waiver for more than 1 tax year at a time. If you need a waiver for more than 1 tax year, you must reapply at the appropriate time each year.

If a waiver for original returns is approved, any corrections for the same types of returns will be covered under the waiver. However, if you submit original returns

electronically but you want to submit your corrections on paper, a waiver must be approved for the corrections if you must file 250 or more corrections.

If you receive an approved waiver, do not send a copy of it to the service center where you file your paper returns. Keep the waiver for your records only.

Penalty. If you are required to file electronically but fail to do so, and you do not have an approved waiver, you may be subject to a penalty of up to \$XXX per return for failure to file electronically unless you establish reasonable cause. However, you can file up to 249 returns on paper; those returns will not be subject to a penalty for failure to file electronically. See [part O](#).

The penalty applies separately to original returns and corrected returns. See [Filing requirement applies separately to originals and corrections](#), earlier.

G. Paper Document Reporting

If you are required to file 250 or more information returns, see [part F](#).

Follow these guidelines.

1. Although handwritten forms are acceptable, they must be completely legible and accurate to avoid processing errors. Handwritten forms often result in name/TIN mismatches. Use block print, not script characters. If you have a small number of forms, consider contacting an IRS business partner who may be able to prepare them with little or no cost to you. See (5) below for details. Type entries using black ink in 12-point Courier font. Copy A is read by machine and must be typed clearly using no corrections in the data entry fields. Data must be printed in the middle of the blocks, well separated from other printing and guidelines. Entries completed by hand, or using script, italic, or proportional spaced fonts, or in colors other than black, cannot be read correctly by machine. Make all dollar entries without the dollar sign, but include the decimal point (00000.00). Show the cents portion of the money amounts. If a box does not apply, leave it blank.

2. Do not enter 0 (zero) or “None” in money amount boxes when no entry is required. Leave the boxes blank unless the instructions specifically require that you enter a 0 (zero). For example, in some cases, you must enter 0 (zero) to make corrections. See [part H](#).

3. Do not enter number signs (#)—RT 2, not Rt. #2.

4. Send the entire page of Copy A of your information returns with Form 1096 to the IRS even if some of the forms are blank or void. Do not use staples on any forms.

5. To locate an IRS business partner who may be able to offer low-cost or even free filing of certain forms, enter “e-file for Business Partners” in the search box on [IRS.gov](#).

Multiple filings. If, after you file Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G, you discover additional forms that are required to be filed, file these forms with a new Form 1096. Do not include copies or information from previously filed returns.

Required format. Because paper forms are scanned, all Forms 1096 and Copies A of Forms 1097, 1098, 1099,

3921, 3922, and 5498 must be prepared in accordance with the following instructions. If these instructions are not followed, you may be subject to a penalty for each incorrectly filed document. See [part O](#).

1. Do not cut or separate Copies A of the forms that are printed two or three to a sheet (except Form W-2G). Generally, Forms 1097, 1098, 1099, 3921, 3922, and 5498 are printed two or three to an 8¹/₂ x 11 inch sheet. Form 1096 is printed one to an 8¹/₂ x 11 inch sheet. These forms must be submitted to the IRS on the 8¹/₂ x 11 inch sheet. If at least one form on the page is correctly completed, you must submit the entire page. Forms W-2G may be separated and submitted as single forms. Send the forms to the IRS in a flat mailer (not folded).

2. Forms 1098-MA, 1099-CAP, 1099-LTC, 1099-QA, 1099-SA, 5498-ESA, 5498-QA, and 5498-SA that you print from [IRS.gov](#) will print 1-to-a-page on 8¹/₂ x 11 paper. Do not cut off the excess paper, unless you are using a pinfeed printer. If so, remove the pinfeed strip.

3. No photocopies of any forms are acceptable. See [How To Get Forms, Publications, and Other Assistance](#), later.

4. Do not staple, tear, or tape any of these forms. It will interfere with the IRS' ability to scan the documents.

5. Pinfeed holes on the form are not acceptable. Pinfeed strips outside the 8¹/₂ x 11 inch area must be removed before submission, without tearing or ripping the form. Substitute forms prepared in continuous or strip form must be burst and stripped to conform to the size specified for a single sheet (8¹/₂ x 11 inches) before they are filed with the IRS.

6. Do not change the title of any box on any form. Do not use a form to report information that is not properly reportable on that form. If you are unsure of where to report the data, call the information reporting customer service site at 866-455-7438 (toll free).

7. Report information only in the appropriate boxes provided on the forms. Make only one entry in each box unless otherwise indicated in the form's specific instructions.

8. Do not submit any copy other than Copy A to the IRS.

9. Do not use prior year forms unless you are reporting prior year information. Do not use subsequent year forms for the current year. Because forms are scanned, you must use the current year form to report current year information.

10. Use the official forms or substitute forms that meet the specifications in Pub. 1179. If you submit substitute forms that do not meet the current specifications and that are not scannable, you may be subject to a penalty for each return for improper format. See [part O](#).

11. Do not use dollar signs (\$) (they are preprinted on the forms), ampersands (&), asterisks (*), commas (,), or other special characters in money amount boxes.

12. Do not use apostrophes ('), asterisks (*), or other special characters on the payee name line.

Common errors. Be sure to check your returns to prevent the following common errors.

1. Duplicate filing. Do not send the same information to the IRS more than once. Also see [Multiple filings](#), earlier.
2. Filer's name, address, and TIN are not the same on Form 1096 and the attached Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G.
3. Decimal point to show dollars and cents omitted. For example, 1230.00 is correct, not 1230.
4. Two or more types of returns submitted with one Form 1096 (for example, Forms 1099-INT and 1099-MISC with one Form 1096). You must submit a separate Form 1096 with each type of return.

H. Corrected Returns on Paper Forms



To file corrections for electronically filed forms, see [part F](#) and Pub. 1220.

If you filed a return with the IRS and later discover you made an error on it, you must:

- Correct it as soon as possible and file Copy A and Form 1096 with your Internal Revenue Service Center (see [part D](#)), and
- Furnish statements to recipients showing the correction.

When making a correction, complete all information (see [Filing corrected returns on paper forms](#), later).

- Do not cut or separate forms that are two or three to a page. Submit the entire page even if only one of the forms on the page is completed.
- Do not staple the forms to Form 1096.
- Do not send corrected returns to the IRS if you are correcting state or local information only. Contact the state or local tax department for help with this type of correction.

To correct payer information, see [Reporting incorrect payer name and/or TIN](#), earlier.

Form 1096. Use a separate Form 1096 for each type of return you are correcting. For the same type of return, you may use one Form 1096 for both originals and corrections. You do not need to correct a previously filed Form 1096.



We recommend you file Forms 1099-MISC reporting NEC separately from 1099-MISC forms not reporting NEC.

CORRECTED checkbox. Enter an “X” in the “CORRECTED” checkbox only when correcting a form previously filed with the IRS or furnished to the recipient. Certain errors require two returns to make the correction. See [Filing corrected returns on paper forms](#), later, to determine when to mark the “CORRECTED” checkbox.

Account number. If the account number was provided on the original return, the same account number must be included on both the original and corrected returns to properly identify and process the correction. If the account number was not provided on the original return, do not include it on the corrected return. See [part L](#).

Recipient's statement. You may enter a date next to the “CORRECTED” checkbox. This will help the recipient in the case of multiple corrections.

Filing corrected returns on paper forms. The [Error Charts For Filing Corrected Returns on Paper Forms](#), later, give step-by-step instructions for filing corrected returns for the most frequently made errors. They are grouped under Error Type 1 or 2. Correction of errors may require the submission of more than one return. Be sure to read and follow the steps given.



If you fail to file correct information returns or furnish a correct payee statement, you may be subject to a penalty. See [part O. Regulations section 301.6724-1](#) (relating to information return penalties) does not require you to file corrected returns for missing or incorrect TINs if you meet the reasonable-cause criteria. You are merely required to include the correct TIN on the next original return you are required to file.

However, even if you meet the reasonable-cause criteria, the IRS encourages you to file corrections for incorrect or missing TINs so that the IRS can update the payees' records.

I. Void Returns

An “X” in the “VOID” box at the top of the form will not correct a previously filed return. See [part H](#) for instructions for making corrections.

VOID box. If a completed or partially completed Form 1097, 1098, 1099, 3921, 3922, or 5498 is incorrect and you want to void it before submission to the IRS, enter an “X” in the “VOID” box at the top of the form. For example, if you make an error while typing or printing a form, you should void it. The return will then be disregarded during processing by the IRS. Go to the next form on the page, or to another page, and enter the correct information; but do not mark the “CORRECTED” box. Do not cut or separate the forms that are two or three to a page. Submit the entire page even if only one of the forms on the page is a good return.

Error Charts For Filing Corrected Returns on Paper Forms

Identify the correction needed based on **Error Type 1 or 2**; then follow the steps to make the corrections and file the form(s). Also see [part H](#), earlier.

| Error Type 1 | Correction |
|--|---|
| <p>Incorrect money amount(s), code, or checkbox</p> <p>A return was filed when one should not have been filed.</p> <p>These errors require only one return to make the correction.</p> <p>Caution: If you must correct a TIN or a payee name, follow the instructions under Error Type 2.</p> | <p>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</p> <ol style="list-style-type: none"> 1. Prepare a new information return. 2. Enter an "X" in the "CORRECTED" box (and date (optional)) at the top of the form. 3. Correct any recipient information such as money amounts. Report other information as per the original return. <p>B. Form 1096</p> <ol style="list-style-type: none"> 1. Prepare a new transmittal Form 1096. 2. Provide all requested information on the form as it applies to Part A, 1 and 2. 3. File Form 1096 and Copy A of the return with the appropriate service center. 4. Do not include a copy of the original return that was filed incorrectly. |

| Error Type 2 | Correction |
|--|---|
| <p>No payee TIN (SSN, EIN, QI-EIN, or ITIN), or Incorrect payee TIN, or Incorrect payee name, or</p> <p>Original return filed using wrong type of return (for example, a Form 1099-DIV was filed when a Form 1099-INT should have been filed).</p> <p>Two separate returns are required to make the correction properly. Follow all instructions for both Steps 1 and 2.</p> | <p>Step 1. Identify incorrect return submitted.</p> <ol style="list-style-type: none"> 1. Prepare a new information return. 2. Enter an "X" in the "CORRECTED" box (and date (optional)) at the top of the form. 3. Enter the payer, recipient, and account number information exactly as it appeared on the original incorrect return; however, enter 0 (zero) for all money amounts. <p>Step 2. Report correct information.</p> <p>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</p> <ol style="list-style-type: none"> 1. Prepare a new information return. 2. Do not enter an "X" in the "CORRECTED" box at the top of the form. Prepare the new return as though it is an original. 3. Include all the correct information on the form including the correct TIN and name. <p>B. Form 1096</p> <ol style="list-style-type: none"> 1. Prepare a new transmittal Form 1096. 2. Enter one of the following phrases in the bottom margin of the form. <ul style="list-style-type: none"> • Filed To Correct TIN. • Filed To Correct Name. • Filed To Correct Return. 3. Provide all requested information on the form as it applies to the returns prepared in Steps 1 and 2. 4. File Form 1096 and Copy A of the return with the appropriate service center. 5. Do not include a copy of the original return that was filed incorrectly. |

J. Recipient Names and Taxpayer Identification Numbers (TINs)


Recipient names. Show the full name and address in the section provided on the information return. If payments have been made to more than one recipient or the account is in more than one name, show on the first name line the name of the recipient whose TIN is first shown on the return. You may show the names of any other individual recipients in the area below the first line, if desired. Form W-2G filers, see the Instructions for Forms W-2G and 5754.

Sole proprietors. You must show the individual's name on the first name line; on the second name line, you may enter the "doing business as (DBA)" name. You may not enter only the DBA name. For the TIN, enter either the individual's SSN or the EIN of the business (sole proprietorship). The IRS prefers that you enter the SSN.

Limited liability company (LLC). For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the owner's SSN (or EIN, if applicable). If the LLC is taxed as a corporation, partnership, etc., enter the entity's EIN.

Bankruptcy estate. If an individual (the debtor) for whom you are required to file an information return is in Chapter 11 bankruptcy, and the debtor notified you of the bankruptcy estate's EIN, report post-petition gross income, gross proceeds, or other reportable payments on the applicable information return using the estate's name and EIN. The debtor should notify you when the bankruptcy is closed, dismissed, or converted, so that any subsequent information returns will be filed with the correct name and EIN. Different rules apply if the bankruptcy is converted to Chapter 7, 12, or 13 of the Bankruptcy Code. For additional guidance, see Notice 2006-83, 2006-40 I.R.B. 596, available at IRS.gov/irb/2006-40_IRB/ar12.html.

TINs. TINs are used to associate and verify amounts you report to the IRS with corresponding amounts on tax returns. Therefore, it is important that you report correct names, social security numbers (SSNs), individual taxpayer identification numbers (ITINs), employer identification numbers (EINs), or adoption taxpayer identification numbers (ATINs) for recipients on the forms sent to the IRS.

 **TIP** Only one recipient TIN can be entered on the form.

Requesting a recipient's TIN. If the recipient is a U.S. person (including a U.S. resident alien), the IRS suggests that you request the recipient complete Form W-9, Request for Taxpayer Identification Number and Certification, or Form W-9S, Request for Student's or Borrower's Taxpayer Identification Number and Certification, as appropriate. Form W-9 is required to be completed by recipients of certain types of payments (as provided in Regulations section 31.3406(d)-1). See the

Instructions for the Requester of Form W-9 for more information on how to request a TIN.

If the recipient is a foreign person, the IRS suggests that you request the recipient complete the appropriate Form W-8. See the Instructions for the Requester of Forms W-8BEN, W-8ECI, W-8EXP, and W-8IMY.



U.S. resident aliens who rely on a "saving clause" of a tax treaty are to complete Form W-9, not Form W-8BEN. See Pub. 515 and Pub. 519.

You may be subject to a penalty for an incorrect or missing TIN on an information return. See [part O](#) for more information. You are required to maintain the confidentiality of information obtained on a Form W-9/W-9S relating to the taxpayer's identity (including SSNs, EINs, ITINs, and ATINs), and you may use such information only to comply with the tax laws.



If the recipient does not provide a TIN, leave the box for the recipient's TIN blank on the Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G. Backup withholding may apply; see [part N](#).



If the recipient does not provide a TIN, you may not make the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or report as described in Regulations section 1.1471-4(d)(2)(iii)(A).

The TIN for individual recipients of information returns is the SSN, ITIN, or ATIN. See [Sole proprietors](#), earlier. For other recipients, including corporations, partnerships, and estates, the TIN is the EIN. Income reportable after the death of an individual must reflect the TIN of the payee, that is, of the estate or of the surviving joint owner. For more information, see [Personal Representative](#) in Pub. 559. For LLCs, see the information on [Limited liability company \(LLC\)](#), earlier.

SSNs, ITINs, and ATINs have nine digits separated by two hyphens (000-00-0000), and EINs have nine digits separated by only one hyphen (00-0000000). **Note.** Make sure you include the hyphen(s) in the correct place(s) when completing the paper form(s).



Expired ITINs may continue to be used for information return purposes regardless of whether they have expired for individual income tax return filing purposes. Additionally, the third parties who file and furnish information returns with an expired payee ITIN will not be subject to information return penalties under sections 6721 or 6722 solely because the ITIN is expired. See Notice 2016-48, 2016-33 I.R.B. 235 available at IRS.gov/irb/2016-33_IRB#NOT-2016-48.

Truncating payee's TIN on payee statements. Filers of information returns are permitted to truncate a payee's TIN (SSN, ITIN, ATIN, or EIN) on most payee statements. The payee's TIN may not be truncated on Form W-2-G. Where permitted, filers may truncate a payee's TIN on the payee statement (including substitute and composite substitute statements) furnished to the payee in paper form or electronically. Generally, the payee statement is that copy of an information return designated "Copy B" on the form. A "payee" is any person who is required to receive a copy of the information set forth on an

information return by the filer of the return. For some forms, the term "payee" will refer to beneficiary, borrower, debtor, insured, participant, payer, policyholder, recipient, shareholder, student, or transferor. If a filer truncates a TIN on Copy B, other copies of the form furnished to the payee also may include a truncated number. A filer may not truncate a payee's TIN on any forms the filer files with the IRS. A filer's TIN may not be truncated on any form. To truncate where allowed, replace the first five digits of the nine-digit number with asterisks (*) or Xs (for example, an SSN xxx-xx-xxxx would appear on the paper payee statement as ***-**-xxxx or XXX-XX-xxxx). See TD 9675, 2014-31 I.R.B. 242, available at [IRS.gov/irb/2014-31_IRB/ar07.html](https://www.irs.gov/irb/2014-31_IRB/ar07.html).

Electronic submission of Forms W-9. Requesters may establish a system for payees and payees' agents to submit Forms W-9 electronically, including by fax. A requester is anyone required to file an information return. A payee is anyone required to provide a TIN to the requester.

Payee's agent. A payee's agent can be an investment advisor (corporation, partnership, or individual) or an introducing broker. An investment advisor must be registered with the Securities and Exchange Commission (SEC) under the Investment Advisers Act of 1940. The introducing broker is a broker-dealer that is regulated by the SEC and the National Association of Securities Dealers, Inc., and that is not a payer. Except for a broker who acts as a payee's agent for "readily tradable instruments," the advisor or broker must show in writing to the payer that the payee authorized the advisor or broker to transmit the Form W-9 to the payer.

Generally, the electronic system must do the following.

1. Ensure the information received is the information sent and document all occasions of user access that result in the submission.
2. Make reasonably certain the person accessing the system and submitting the form is the person identified on Form W-9.
3. Provide the same information as the paper Form W-9.
4. Be able to supply a hard copy of the electronic Form W-9 if the IRS requests it.
5. Require as the final entry in the submission an electronic signature by the payee whose name is on Form W-9 that authenticates and verifies the submission. The electronic signature must be under penalties of perjury and the perjury statement must contain the language of the paper Form W-9.



For Forms W-9 that are not required to be signed, the electronic system need not provide for an electronic signature or a perjury statement.

Additional requirements may apply. See Announcement 98-27, available on page 30 of Internal Revenue Bulletin 1998-15 at [IRS.gov/pub/irs-irbs/irb98-15.pdf](https://www.irs.gov/pub/irs-irbs/irb98-15.pdf), and Announcement 2001-91, available on page 221 of Internal Revenue Bulletin 2001-36 at [IRS.gov/pub/irs-irbs/irb01-36.pdf](https://www.irs.gov/pub/irs-irbs/irb01-36.pdf).

Electronic submission of Forms W-9S. See the Instructions for Forms 1098-E and 1098-T.

K. Filer's Name, Taxpayer Identification Number (TIN), and Address

The TIN for filers of information returns, including sole proprietors and nominees/middlemen, is the EIN. However, sole proprietors and nominees/middlemen who are not otherwise required to have an EIN should use their SSNs. A sole proprietor is not required to have an EIN unless he or she has a Keogh plan or must file excise or employment tax returns (including to report backup withholding). See Pub. 583.



If you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), you are required to use an EIN and cannot, for purposes of filing a Form 1099, use your GIIN.

The filer's name and TIN should be consistent with the name and TIN used on the filer's other tax returns. The name of the filer's paying agent or service bureau must not be used in place of the name of the filer.

For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the owner's SSN (or EIN, if applicable). If the LLC is taxed as a corporation, partnership, etc., enter the entity's EIN.

If you do not have an EIN, you may apply for one online. Go to [IRS.gov](https://www.irs.gov) and under the Help and Resources tab click on Apply for an Employer Identification Number (EIN) Online (under the Business heading). You also may apply by faxing or mailing Form SS-4, Application for Employer Identification Number, to the IRS. See the Instructions for Form SS-4 for more information.

L. Account Number Box on Forms

Use the account number box on Forms 1097, 1098, 1099, 3921, 3922, and 5498 for an account number designation. The account number is required if you have multiple accounts for a recipient for whom you are filing more than one information return of the same type. The account number also is required if you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A). Additionally, the IRS encourages you to include the recipient's account number on paper forms if your system of records uses the account number rather than the name or TIN for identification purposes. Also, the IRS will include the account number in future notices to you about backup withholding. See Pub. 1220 if you are filing electronically.

The account number may be a checking account number, savings account number, brokerage account number, serial number, loan number, policy number, or any other number you assign to the payee that is unique and will distinguish the specific account. This number must not appear anywhere else on the form, and this box may not be used for any other item unless the separate instructions indicate otherwise. Using unique account

numbers ensures that corrected information returns will be processed accurately.

If you are using window envelopes to mail statements to recipients and using reduced rate mail, be sure the account number does not appear in the window. The Postal Service may not accept these for reduced rate mail.

M. Statements to Recipients (Beneficiaries, Borrowers, Debtors, Donors, Employees, Insureds, Participants, Payers, Policyholders, Shareholders, Students, Transferors, or Winners on Certain Forms)

If you are required to file Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G, you also must furnish statements to recipients containing the information furnished to the IRS and, in some cases, additional information. Be sure that the statements you provide to recipients are clear and legible.

Substitute statements. If you are not using the official IRS form to furnish statements to recipients, see Pub. 1179 for specific rules about providing “substitute” statements to recipients. Generally, a substitute is any statement other than Copy B of the official form. You may develop them yourself or buy them from a private printer. However, the substitutes must comply with the format and content requirements specified in Pub. 1179 that is available on [IRS.gov](https://www.irs.gov)

Telephone number. You are required to include the telephone number of a person to contact on the following statements to recipients: W-2G, 1097-BTC, 1098, 1098-C, 1098-E, 1098-Q, 1098-T, 1099-A, 1099-B, 1099-C, 1099-CAP, 1099-DIV, 1099-G (excluding state and local income tax refunds), 1099-INT, 1099-K, 1099-LTC, 1099-LS, 1099-MISC (excluding fishing boat proceeds), 1099-OID, 1099-PATR, 1099-Q, 1099-S, and 1099-SB. You may include the telephone number in any conspicuous place on the statements. This number must provide direct access to an individual who can answer questions about the statement. Although not required, if you report on other Forms 1099 and 5498, or on Forms 3921 and 3922, you are encouraged to furnish telephone numbers.

Rules for furnishing statements. Different rules apply to furnishing statements to recipients depending on the type of payment (or other information) you are reporting and the form you are filing.



If you are reporting a payment that includes noncash property, show the fair market value of the property at the time of payment.

Report the type of payment information as described next for: (a) *Dividend, interest, and royalty payments*; (b) *Real estate transactions*; and (c) *Other information*.

Dividend, interest, and royalty payments. For payments of dividends under section 6042 (reported on Form 1099-DIV), patronage dividends under section 6044

(reported on Form 1099-PATR), interest (including original issue discount and tax-exempt interest) under section 6049 (reported on Form 1099-INT or 1099-OID), or royalties under section 6050N (reported on Form 1099-MISC or 1099-S), you are required to furnish an official IRS Form 1099 or an acceptable substitute Form 1099 to a recipient either in person, by First-Class Mail to the recipient's last known address, or electronically (see [Electronic recipient statements](#), later). Statements may be sent by intraoffice mail if you use intraoffice mail to send account information and other correspondence to the recipient.

Statement mailing requirements for Forms 1099-DIV, 1099-INT, 1099-OID, and 1099-PATR, and forms reporting royalties only. The following statement mailing requirements apply only to Forms 1099-DIV (except for section 404(k) dividends), 1099-INT (except for interest reportable in the course of your trade or business under section 6041), 1099-OID, 1099-PATR, and timber royalties reported under section 6050N (on Form 1099-MISC or 1099-S). The mailing must contain the official IRS Form 1099 or an acceptable substitute and also may contain the following enclosures: (a) Form W-2, applicable Form W-8, Form W-9, or other Forms W-2G, 1097, 1098, 1099, 3921, 3922, and 5498 statements; (b) a check from the account being reported; (c) a letter explaining why no check is enclosed; (d) a statement of the person's account shown on Forms 1097, 1098, 1099, 3921, 3922, or 5498; and (e) a letter explaining the tax consequences of the information shown on the recipient statement.

A statement of the person's account (year-end account summary) that you are permitted to enclose in a statement mailing may include information similar to the following: (a) the part of a mutual fund distribution that is interest on U.S. Treasury obligations; (b) accrued interest expense on the purchase of a debt obligation; and (c) the cost or other basis of securities and the gain/loss on the sale of securities.

No additional enclosures, such as advertising, promotional material, or a quarterly or annual report, are permitted. Even a sentence or two on the year-end statement describing new services offered by the payer is not permitted. Logos are permitted on the envelope and on any nontax enclosures. See Pub. 1179, section 1.3.2.

A recipient statement may be perforated to a check or to a statement of the recipient's specific account. The check or account statement to which the recipient statement is perforated must contain, in bold and conspicuous type, the legend “Important Tax Return Document Attached.”

The legend “Important Tax Return Document Enclosed” must appear in a bold and conspicuous manner on the outside of the envelope and on each letter explaining why no check is enclosed, or on each check or account statement that is not perforated to the recipient statement. The legend is not required on any tax form, tax statement, or permitted letter of tax consequences included in a statement mailing. Further, you need not pluralize the word “document” in the legend simply because more than one recipient statement is enclosed.



If you provide Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G recipient statements in a “separate mailing” that contains only these statements, Forms W-8 and W-9, and a letter explaining the tax consequences of the information shown on a recipient statement included in the envelope, you are not required to include the legend “Important Tax Return Document Enclosed” on the envelope.

Substitute forms. You may furnish to the recipient Copy B of the official IRS form, or you may use substitute Forms 1099-DIV, 1099-INT, 1099-OID, or 1099-PATR, if they contain the same language as the official IRS forms and they comply with the rules in Pub. 1179 relating to substitute Forms 1099. Applicable box titles and numbers must be clearly identified, using the same wording and numbering as the official IRS form. For information on substitute Forms 1099-MISC, see [Other information](#), later. For Forms 1099-S, see [Real estate transactions](#), later.



All substitute statements to recipients must contain the tax year, form number, and form name prominently displayed together in one area of the statement. For example, they could be shown in the upper right part of the statement.

If you are using substitutes, the IRS encourages you to use boxes so that the substitute has the appearance of a form. The substitute form must contain the applicable instructions as on the front and back of Copy B (in the case of Form 1099-R, Copies B, C, and 2) of the official IRS form. See Pub. 1179 for additional requirements and certain “composite” statements that are permitted.

Real estate transactions. You must furnish a statement to the transferor containing the same information reported to the IRS on Form 1099-S. You may use Copy B of the official IRS Form 1099-S or a substitute form that complies with Pub. 1179 and Regulations section 1.6045-4(m). You may use a Settlement Statement (under the Real Estate Settlement Procedures Act (RESPA)) as the written statement if it is conformed by including on the statement the legend shown on Form 1099-S and by designating which information is reported to the IRS on Form 1099-S. You may furnish the statement to the transferor in person, by mail, or electronically. Furnish the statement at or after closing but by February 15 of the following year.

The statement mailing requirements explained earlier do not apply to statements to transferors for proceeds from real estate transactions reported on Form 1099-S. However, the statement mailing requirements do apply to statements to transferors for timber royalties reportable under section 6050N on Form 1099-S.

Other information. Statements to recipients for Forms 1097-BTC, 1098, 1098-C, 1098-E, 1098-F, 1098-Q, 1098-T, 1099-A, 1099-B, 1099-C, 1099-CAP, 1099-G, 1099-H, 1099-K, 1099-LTC, 1099-LS, 1099-MISC, 1099-Q, 1099-QA, 1099-R, 1099-SA, 1099-SB, 3921, 3922, 5498, 5498-ESA, 5498-QA, 5498-SA, W-2G, 1099-DIV (only for section 404(k) dividends reportable under section 6047), 1099-INT (only for interest reportable in the course of your trade or business under section 6041), or 1099-S (only for royalties) need not be, but can

be, a copy of the official paper form filed with the IRS. If you do not use a copy of the paper form, the form number and title of your substitute must be the same as the official IRS form. All information required to be reported must be numbered and titled on your substitute in substantially the same manner as on the official IRS form. However, if you are reporting a payment as “Other income” in box 3 of Form 1099-MISC, you may substitute appropriate explanatory language for the box title. For example, for payments of accrued wages to a beneficiary of a deceased employee required to be reported on Form 1099-MISC, you might change the title of box 3 to “Beneficiary payments” or something similar.

Appropriate instructions to the recipient, similar to those on the official IRS form, must be provided to aid in the proper reporting of the items on the recipient’s income tax return. For payments reported on Form 1099-B, rather than furnish appropriate instructions with each Form 1099-B statement, you may furnish to the recipient one set of instructions for all statements required to be furnished to a recipient in a calendar year.

Except for royalties reported on Form 1099-MISC or 1099-S, the statement mailing requirements explained earlier do not apply to statements to recipients for information reported on the forms listed under [Other information](#), earlier. You may combine the statements with other reports or financial or commercial notices, or expand them to include other information of interest to the recipient. Be sure that all copies of the forms are legible. See Pub. 1179 for certain “composite” statements that are permitted.

When to furnish forms or statements. Generally, you must furnish Forms 1098, 1099, 3921, 3922, and W-2G information by January 31, 2020. Forms 1099-B, 1099-S, and 1099-MISC (only if you are reporting payments in box 8 or 14) must be furnished by February 18, 2020. Also this applies to statements furnished as part of a consolidated reporting statement. See TD 9504, 2010-47 I.R.B. 670, available at [IRS.gov/irb/2010-47_IRB/ar08.html](https://www.irs.gov/irb/2010-47_IRB/ar08.html). However, you may issue them earlier in some situations, as provided by the regulations. For example, you may furnish Form 1099-INT to the recipient redeeming U.S. Savings Bonds at the time of redemption. Brokers and barter exchanges may furnish Form 1099-B anytime but not later than February 18, 2020.

Furnish Form 1097-BTC to the recipient for each month in which a tax credit amount is allowable to the recipient on or before the 15th day of the 2nd calendar month after the close of the calendar month in which the credit is allowed. For more information, see the Instructions for Form 1097-BTC.

Donee organizations required to issue Form 1098-C must furnish the acknowledgment to a donor within 30 days of the sale of the vehicle (if it is sold without material improvements or significant intervening use) or within 30 days of the contribution.

Trustees or issuers of traditional IRAs must furnish Form 5498 to participants with a statement of the value of the participant’s account, and RMD, if applicable, by January 31, 2020. The fair market value of SEP IRAs also must be furnished to the participant by January 31, 2020. Traditional IRA, Roth IRA, SEP IRA, or SIMPLE IRA

contribution information must be furnished to the participant by June 1, 2020.

Trustees of a SIMPLE IRA must furnish a statement of the account balance and the account activity by January 31, 2020.

Trustees and middlemen of a WHFIT must furnish the required statement by March 16, 2020.

For real estate transactions, you may furnish Form 1099-S to the transferor at closing or by mail on or before February 18, 2020.

Filers of Forms 5498 or 5498-SA who furnish a statement of FMV of the account to the participant by January 31, 2020, with no reportable contributions, including rollovers, made in 2019, need not furnish another statement by June 1, 2020, to the participant to report zero contributions. If another statement is not furnished to the participant, the statement of the FMV of the account must contain a legend designating which information is being filed with the IRS.

Form 5498-ESA must be furnished to the beneficiary by March 31, 2020.

Form 5498-QA must be furnished to the beneficiary by March 16, 2020.

See the [Guide to Information Returns](#), later, for the date other information returns are due to the recipient.

You will meet the requirement to furnish the statement if it is properly addressed and mailed, or, with respect to electronic recipient statements, posted to a website, on or before the due date. If the regular due date falls on a Saturday, Sunday, or legal holiday, the due date is the next business day. A business day is any day that is not a Saturday, Sunday, or legal holiday.

Electronic recipient statements. If you are required to furnish a written statement (Copy B or an acceptable substitute) to a recipient, then you may furnish the statement electronically instead of on paper. This includes furnishing the statement to recipients of Forms 1097-BTC, 1098, 1098-E, 1098-F, 1098-Q, 1098-T, 1099-A, 1099-B, 1099-C, 1099-CAP, 1099-DIV, 1099-G, 1099-H, 1099-INT, 1099-K, 1099-LTC, 1099-LS, 1099-MISC, 1099-OID, 1099-PATR, 1099-Q, 1099-QA, 1099-R, 1099-S, 1099-SB, 1099-SA, 3921, 3922, 5498, 5498-ESA, 5498-QA, and 5498-SA. Also it includes Form W-2G (except for horse and dog racing, jai alai, sweepstakes, wagering pools, and lotteries).



Until further guidance is issued to the contrary, Form 1098-C may not be furnished electronically.

If you meet the requirements that follow, you are treated as furnishing the statement timely.

Consent. The recipient must consent in the affirmative and not have withdrawn the consent before the statement is furnished. The consent by the recipient must be made electronically in a way that shows that he or she can access the statement in the electronic format in which it will be furnished.

You must notify the recipient of any hardware or software changes prior to furnishing the statement. A new consent to receive the statement electronically is required after the new hardware or software is put into service.

Prior to furnishing the statements electronically, you must provide the recipient a statement with the following statements prominently displayed.

- If the recipient does not consent to receive the statement electronically, a paper copy will be provided.
- The scope and duration of the consent. For example, whether the consent applies to every year the statement is furnished or only for the statement for a particular year, as applicable, immediately following the date of the consent.
- How to obtain a paper copy after giving consent.
- How to withdraw the consent. The consent may be withdrawn at any time by furnishing the withdrawal in writing (electronically or on paper) to the person whose name appears on the statement. Also confirmation of the withdrawal will be in writing (electronically or on paper).
- Notice of termination. The notice must state under what conditions the statements will no longer be furnished to the recipient.
- Procedures to update the recipient's information.
- A description of the hardware and software required to access, print, and retain a statement, and a date the statement will no longer be available on the website.

Format, posting, and notification. Additionally, you must do the following.

- Ensure the electronic format contains all the required information and complies with the applicable revenue procedure for substitute statements to recipients in Pub. 1179.
- Post, on or before the due date, the applicable statement on a website accessible to the recipient through October 15 of that year.
- Inform the recipient, electronically or by mail, of the posting and how to access and print the statement.

For more information, see Regulations section 1.6051-1.

For electronic furnishing of:

- Forms 1098-E and 1098-T, see Regulations section 1.6050S-2;
- Forms 1099-R, 1099-SA, 1099-Q, 5498, 5498-ESA, and 5498-SA, see Notice 2004-10, 2004-6 I.R.B. 433, available at [IRS.gov/irb/2004-06_IRB/ar12.html](https://www.irs.gov/irb/2004-06_IRB/ar12.html);
- Forms 3921 and 3922, see the form instructions;
- Form 1099-K, see Regulations section 1.6050W-2(a)(2)(i); and
- Forms 1099-QA and 5498-QA, see Proposed Regulations section 1.529A-7, available at [IRS.gov/irb/2015-27_IRB/ar09.html](https://www.irs.gov/irb/2015-27_IRB/ar09.html).

Extension of time to furnish statements to recipients.

You may request an extension of time to furnish the statements to recipients by sending a letter to

Internal Revenue Service
Attn: Extension of Time Coordinator
240 Murall Drive, Mail Stop 4360
Kearneysville, WV 25430

The letter must include (a) payer name, (b) payer TIN, (c) payer address, (d) type of return, (e) a statement that extension request is for providing statements to recipients, (f) reason for delay, and (g) the signature of the payer or authorized agent.

Your request must be postmarked by the date on which the statements are due to the recipients. If your request for an extension is approved, generally you will be granted a maximum of 30 extra days to furnish the recipient statements.

N. Backup Withholding

Interest (including tax-exempt interest and exempt-interest dividends), dividends, rents, royalties, commissions, nonemployee compensation, and certain other payments (including broker and barter exchange transactions, compensation paid to an H-2A visa holder who did not furnish a TIN, reportable gross proceeds paid to attorneys, payment card and third-party network transactions, and certain payments made by fishing boat operators) may be subject to backup withholding at a 24% rate. To be subject to backup withholding, a payment must be a reportable interest (including tax-exempt interest and exempt-interest dividends) or dividend payment under section 6049(a), 6042(a), or 6044 (if the patronage dividend is paid in money or qualified check), or an "other" reportable payment under section 6041, 6041A(a), 6045, 6050A, 6050N, or 6050W. If the payment is one of these reportable payments, backup withholding will apply if:

1. The payee fails to furnish his or her TIN to you;
2. For interest, dividend, and broker and barter exchange accounts opened or instruments acquired after 1983, the payee fails to certify, under penalties of perjury, that the TIN provided is correct;
3. The IRS notifies you to impose backup withholding because the payee furnished an incorrect TIN;
4. For interest and dividend accounts or instruments, you are notified that the payee is subject to backup withholding (under section 3406(a)(1)(C)); or
5. For interest and dividend accounts opened or instruments acquired after 1983, the payee fails to certify to you, under penalties of perjury, that he or she is not subject to backup withholding. See [4](#) under [When to apply backup withholding](#) below.
6. The payment is also a withholdable payment under chapter 4 (sections 1471-1474) that is made to a recalcitrant account holder that is a U.S. non-exempt recipient, and you are a PFFI (including a Reporting Model 2 FFI) that elects to withhold under section 3406 to satisfy your withholding obligation under Regulations section 1.1471-4(b)(1). See Regulations section 1.1471-4(b)(3)(iii).



If you do not collect and pay over backup withholding from affected payees as required, you may become liable for any uncollected amount.

Some payees are exempt from backup withholding. For a list of exempt payees and other information, see Form W-9 and the separate Instructions for the Requester of Form W-9.

Examples of payments to which backup withholding does not apply include but are not limited to the following.

- Wages.

- Distributions from a pension, annuity, profit-sharing or stock bonus plan, any IRA, an owner-employee plan, or other deferred compensation plan.
- Distributions from a medical or health savings account and long-term care benefits.
- Certain surrenders of life insurance contracts.
- Distribution from qualified tuition programs or Coverdell ESAs.
- Gambling winnings if regular gambling winnings withholding is required under section 3402(q). However, if regular gambling winnings withholding is not required under section 3402(q), backup withholding applies if the payee fails to furnish a TIN.
- Real estate transactions reportable under section 6045(e).
- Canceled debts reportable under section 6050P.
- Fish purchases for cash reportable under section 6050R.
- Reportable payments that are withholdable payments made to a recalcitrant account holder that is a U.S. non-exempt recipient from which you have withheld under chapter 4. See Regulations section 1.1474-6(f).

When to apply backup withholding. Generally, the period for which the 24% should be withheld is as follows.

1. Failure to furnish TIN in the manner required.

Withhold on payments made until the TIN is furnished in the manner required. Special backup withholding rules may apply if the payee has applied for a TIN. The payee may certify to this on Form W-9 by noting "Applied For" in the TIN block and by signing the form. This form then becomes an "awaiting-TIN" certificate, and the payee has 60 days to obtain a TIN and furnish it to you. If you do not receive a TIN from the payee within 60 days and you have not already begun backup withholding, begin backup withholding and continue until the TIN is provided.



The 60-day exemption from backup withholding applies only to interest and dividend payments and certain payments made with respect to readily tradable instruments. Therefore, any other payment, such as nonemployee compensation, is subject to backup withholding even if the payee has applied for and is awaiting a TIN. For information about whether backup withholding applies during the 60-day period, see Regulations section 31.3406(g)-3.

2. Notice from the IRS that payee's TIN is incorrect.


You may choose to withhold on any reportable payment made to the account(s) subject to backup withholding after receipt of an incorrect TIN notice from the IRS, but you must withhold on any reportable payment made to the account more than 30 business days after you received the notice. Stop withholding within 30 days after you receive a certified Form W-9 (or other form that requires the payee to certify the payee's TIN).



The IRS will furnish a notice to you, and you are required to promptly furnish a "B" notice, or an acceptable substitute, to the payee. For further information, see Regulations section 31.3406(d)-5 and Pub. 1281, Backup Withholding for Missing and Incorrect Name/TIN(s).


If you receive two incorrect TIN notices within 3 years for the same account, follow the procedures in Regulations section 31.3406(d)-5(g) and Pub. 1281.

3. Notice from the IRS that payee is subject to backup withholding due to notified payee underreporting. You may choose to withhold on any reportable payment made to the account(s) subject to backup withholding after receipt of the notice, but you must withhold on any reportable payment made to the account more than 30 business days after you receive the notice. The IRS will notify you in writing when to stop withholding, or the payee may furnish you a written certification from the IRS stating when the withholding should stop. In most cases, the stop date will be January 1 of the year following the year of the stop notice.

 You must notify the payee when withholding under this procedure starts. For further information, see Regulations section 31.3406(c)-1(d).

4. Payee failure to certify that he or she is not subject to backup withholding. Withhold on reportable interest and dividends until the certification has been received.

For exceptions to these general timing rules, see section 3406(e).


 For special rules on backup withholding on gambling winnings, see the separate Instructions for Forms W-2G and 5754.

Reporting backup withholding. Report backup withholding on Form 945, Annual Return of Withheld Federal Income Tax. Also, report backup withholding and the amount of the payment on Forms W-2G, 1099-B, 1099-DIV, 1099-G, 1099-INT, 1099-K, 1099-MISC, 1099-OID, or 1099-PATR even if the amount of the payment is less than the amount for which an information return is normally required.

Form 945. Report backup withholding, voluntary withholding on certain government payments, and withholding from gambling winnings, pensions, annuities, IRAs, military retirement, and Indian gaming profits on Form 945. Generally, file Form 945 for 2019 by January 31, 2020. For more information, including the deposit requirements for Form 945, see the separate Instructions for Form 945, and Pub. 15.

Do not report on Form 945 any income tax withholding reported on the following forms.


- Form W-2, including withholding on distributions to plan participants from nonqualified plans that must be reported on Form 941, and may be reported on Form 943, Form 944, or Schedule H (Form 1040).
- Form 1042-S must be reported on Form 1042.

 Pub. 515 has more information on Form 1042 reporting, partnership withholding on effectively connected income, and dispositions of U.S. real property interests by a foreign person.

Additional information. For more information about backup withholding, see Pub. 1281.

O. Penalties

The following penalties generally apply to the person required to file information returns. The penalties apply to paper filers as well as to electronic filers.


 For information on the penalty for failure to file electronically, see [Penalty](#), earlier, in part F.

Failure To File Correct Information Returns by the Due Date (Section 6721)

If you fail to file a correct information return by the due date and you cannot show reasonable cause, you may be subject to a penalty. The penalty applies if you fail to file timely, you fail to include all information required to be shown on a return, or you include incorrect information on a return. The penalty also applies if you file on paper when you were required to file electronically, you report an incorrect TIN or fail to report a TIN, or you fail to file paper forms that are machine readable.

The amount of the penalty is based on when you file the correct information return. The penalty is as follows.

- \$XX per information return if you correctly file within 30 days (by March 30 if the due date is February 28); maximum penalty \$XXX,XXX per year (\$XXX,XXX for small businesses, defined below).
- \$XXX per information return if you correctly file more than 30 days after the due date but by August 1; maximum penalty \$X,XXX,XXX per year (\$XXX,XXX for small businesses).
- \$XXX per information return if you file after August 1 or you do not file required information returns; maximum penalty \$X,XXX,XXX per year (\$X,XXX,XXX for small businesses).

 If you do not file corrections and you do not meet any of the exceptions to the penalty described later, the penalty is \$XXX per information return.

Small businesses—lower maximum penalties. You are a small business if your average annual gross receipts for the 3 most recent tax years (or for the period you were in existence, if shorter) ending before the calendar year in which the information returns were due are \$5 million or less.

Exceptions to the penalty. The following are exceptions to the failure to file penalty.

1. The penalty will not apply to any failure that you can show was due to reasonable cause and not to willful neglect. In general, you must be able to show that your failure was due to an event beyond your control or due to significant mitigating factors. You also must be able to show that you acted in a responsible manner and took steps to avoid the failure.

2. An inconsequential error or omission is not considered a failure to include correct information. An inconsequential error or omission does not prevent or hinder the IRS from processing the return, from correlating the information required to be shown on the return with the information shown on the payee's tax return, or from otherwise putting the return to its intended use. Errors and omissions that are never inconsequential are those

related to (a) a TIN, (b) a payee's surname, and (c) any money amount except as provided, later, with respect to the safe harbor for de minimis dollar amount errors.

3. De minimis rule for corrections. Even though you cannot show reasonable cause, the penalty for failure to file correct information returns will not apply to a certain number of returns if you:

- Filed those information returns timely,
- Either failed to include all the information required on a return or included incorrect information, and
- Filed corrections by August 1.

If you meet all the conditions in (a), (b), and (c) above, the penalty for filing incorrect returns will not apply to the greater of 10 information returns or $\frac{1}{2}$ of 1% (0.005) of the total number of information returns you are required to file for the calendar year.

4. Safe harbor for de minimis dollar amount errors. See [Safe Harbor for De Minimis Dollar Amount Errors on Information Returns and Payee](#), later.

Intentional disregard of filing requirements. If any failure to file a correct information return is due to intentional disregard of the filing or correct information requirements, the penalty is at least \$XXX per information return with no maximum penalty.

Failure To Furnish Correct Payee Statements (Section 6722)

If you fail to provide correct payee statements and you cannot show reasonable cause, you may be subject to a penalty. The penalty applies if you fail to provide the statement by the due date (January 31 for most returns; see the [Guide to Information Returns](#), later), you fail to include all information required to be shown on the statement, or you include incorrect information on the statement. "Payee statement" has the same meaning as "statement to recipient" as used in [part M](#).

The amount of the penalty is based on when you furnish the correct payee statement. It is a separate penalty, and is applied in the same manner as the penalty for failure to file correct information returns by the due date (section 6721), described earlier.

Exception. An inconsequential error or omission is not considered a failure to include correct information. An inconsequential error or omission cannot reasonably be expected to prevent or hinder the payee from timely receiving correct information and reporting it on his or her income tax return or from otherwise putting the statement to its intended use. Errors and omissions that are never inconsequential are those relating to (a) a dollar amount, except as provided, later, with respect to the safe harbor for de minimis dollar amount errors, (b) a significant item in a payee's address, (c) the appropriate form for the information provided (that is, whether the form is an acceptable substitute for the official IRS form), and (d) whether the statement was furnished in person or by "statement mailing," when required.

Intentional disregard of payee statement requirements. If any failure to provide a correct payee statement is due to intentional disregard of the requirements to

furnish a correct payee statement, the penalty is at least \$XXX per payee statement with no maximum penalty.

Safe Harbor for De Minimis Dollar Amount Errors on Information Returns and Payee Statements Under Sections 6721 and 6722

If one or more dollar amounts are incorrect on an information return filed with the IRS or on a payee statement furnished to a recipient, no correction of the dollar amount shall be required, and the return shall be treated as having been filed or the payee statement furnished, as correct, if:

- The difference between the dollar amount reported on the filed return or furnished payee statement, and the correct amount is no more than \$100; and
- The difference between the dollar amount reported for tax withheld, on the filed return or furnished payee statement, and the correct amount is no more than \$25.

This safe harbor provision shall not apply if a recipient to whom a statement is required to be furnished elects to receive a corrected statement. In that case, a corrected return must be filed with the IRS and a corrected payee statement furnished to the recipient.

Forms 1099-Q, 1099-QA, 1099-SA, 5498, 5498-ESA, 5498-QA, and 5498-SA (Section 6693)

The penalties under sections 6721 and 6722 do not apply to:

| Forms | Filed Under Code Section |
|---------------------|--------------------------|
| 1099-SA and 5498-SA | 220(h) and 223(h) |
| 5498 | 408(i) and 408(l) |
| 1099-Q | 529(d) and 530(h) |
| 1099-QA and 5498-QA | 529A |
| 5498-ESA | 530(h) |

The penalty for failure to timely file Forms 1099-SA, 5498-SA, 5498, 1099-Q, 1099-QA, 5498-QA, or 5498-ESA is \$XX per return with no maximum, unless the failure is due to reasonable cause. See section 6693.



No penalty will be imposed on an educational institution that fails to provide the TIN of a student on Form 1098-T, if the institution certifies under penalty of perjury that it complied with the rules for obtaining the student's TIN. See the 2019 Instructions for Forms 1098-E and 1098-T for additional information.

Fraudulent Acknowledgments With Respect to Donations of Motor Vehicles, Boats, and Airplanes (Section 6720)

If you are required under section 170(f)(12)(A) to furnish a contemporaneous written acknowledgment to a donor and you knowingly furnish a false or fraudulent Form 1098-C, or knowingly fail to furnish a Form 1098-C within the applicable 30-day period, you may be subject to a penalty. See the 2019 Instructions for Form 1098-C for more detailed information.

Civil Damages for Fraudulent Filing of Information Returns (Section 7434)

If you willfully file a fraudulent information return for payments you claim you made to another person, that person may be able to sue you for damages. You may have to pay \$5,000 or more.

P. Payments to Corporations and Partnerships

Generally, payments to corporations are not reportable. See, for example, Regulations section 1.6049-4(c)(1)(ii). However, you must report payments to corporations for the following.

- Medical and health care payments (Form 1099-MISC).
- Withheld federal income tax or foreign tax.
- Barter exchange transactions (Form 1099-B).
- Broker and barter transactions for an S corporation (Form 1099-B).
- Substitute payments in lieu of dividends and tax-exempt interest (Form 1099-MISC).
- Acquisitions or abandonments of secured property (Form 1099-A).
- Cancellation of debt (Form 1099-C).
- Payments of attorneys' fees and gross proceeds paid to attorneys (Form 1099-MISC).
- Fish purchases for cash (Form 1099-MISC).
- Credits and interest for qualified tax credit bonds reported on Forms 1097-BTC and 1099-INT.
- Merchant card and third-party network payments (Form 1099-K).
- Federal executive agency payments for services (Form 1099-MISC). For additional reporting requirements, see Rev. Rul. 2003-66 on page 1115 of Internal Revenue Bulletin 2003-26 at [IRS.gov/pub/irs-irbs/irb03-26.pdf](https://www.irs.gov/pub/irs-irbs/irb03-26.pdf).

Reporting generally is required for all payments to partnerships. For example, payments of \$600 or more made in the course of your trade or business to an architectural firm that is a partnership are reportable on Form 1099-MISC.

Q. Earnings on Any IRA, Coverdell ESA, ABLE Account, Archer MSA, or HSA

Generally, income earned in any IRA, Coverdell ESA, ABLE account, Archer MSA, or HSA, such as interest or dividends, is not reported on Forms 1099. However, distributions from such arrangements or accounts must be reported on Form 1099-R, 1099-Q, 1099-QA, or 1099-SA.

R. Certain Grantor Trusts

Certain grantor trusts (other than WHFITs) may choose to file Forms 1099 rather than a separate statement attached to Form 1041, U.S. Income Tax Return for Estates and Trusts. If you have filed Form 1041 for a grantor trust in the past and you want to choose the Form 1099 filing method for 2019, you must have filed a final Form 1041 for 2018. To change reporting method, see Regulations section 1.671-4(g) and the Instructions for Form 1041 and Schedules A, B, D, G, I, J, and K-1.

For more information on WHFITs, see [Widely held fixed investment trusts \(WHFITs\)](#), earlier.

S. Special Rules for Reporting Payments Made Through Foreign Intermediaries and Foreign Flow-Through Entities on Form 1099

If you are the payer and have received a Form W-8IMY from a foreign intermediary or flow-through entity, follow the instructions for completing Form 1099, later.

Definitions

Foreign intermediary (FI). An FI is any person who is not a U.S. person and acts as a custodian, broker, nominee, or otherwise as an agent for another person, regardless of whether that other person is the beneficial owner of the amount paid, a flow-through entity, or another intermediary. The intermediary can be a qualified intermediary or a nonqualified intermediary.

Qualified intermediary (QI). A QI is a person that is a party to a withholding agreement with the IRS (described in Regulations section 1.1441-1(e)(5)(iii)) and is:

- A foreign financial institution (other than a U.S. branch of an FFI) that is a participating FFI (including a reporting Model 2 FFI), a registered deemed-compliant FFI (including an FFI treated as a deemed-compliant FFI under an applicable IGA subject to due diligence and reporting requirements similar to those applicable to a registered deemed-compliant FFI under Regulations section 1.1471-5(f)(1), including the requirement to register with the IRS), or any other category of FFI identified in the QI agreement;
- A foreign person that is a home office or has a branch that is an eligible entity (as described in Regulations section 1.1441-1(e)(6)(ii), without regard to the requirement that the person be a QI);
- A foreign branch or office of a U.S. financial institution or a foreign branch or office of a U.S. clearing organization; or
- A foreign entity not described above that the IRS accepts as a QI.

For details on QI agreements, see Rev. Proc. 2017-15, 2017-03 I.R.B. 437, available at [IRS.gov/irb/2017-03_IRB#RP-2017-15](https://www.irs.gov/irb/2017-03_IRB#RP-2017-15).

Nonqualified intermediary (NQI). An NQI is any intermediary that is not a U.S. person and that is not a QI.

Foreign flow-through entity (FTE). An FTE is a foreign partnership (other than a withholding foreign partnership), a foreign simple trust or foreign grantor trust (other than a withholding foreign trust), or, for payments for which a reduced rate of withholding is claimed under an income tax treaty, any entity to the extent the entity is considered to be fiscally transparent under section 894 with respect to the payment by an interest holder's jurisdiction.

Withholding foreign partnership or withholding foreign trust. A withholding foreign partnership or withholding foreign trust is a foreign partnership or a foreign simple or grantor trust that has entered into a withholding agreement with the IRS in which it agrees to assume primary withholding responsibility for all

payments that are made to it for its partners, beneficiaries, or owners. See Rev. Proc. 2017-21, 2017-6 I.R.B. 791, available at [IRS.gov/irb/2017-06_IRB#RP-2017-21](https://www.irs.gov/irb/2017-06_IRB#RP-2017-21), for procedures for entering into a withholding foreign partnership or trust agreement.

Nonwithholding foreign partnership, simple trust, or grantor trust. A nonwithholding foreign partnership is any foreign partnership other than a withholding foreign partnership. A nonwithholding foreign simple trust is any foreign simple trust that is not a withholding foreign trust. A nonwithholding foreign grantor trust is any foreign grantor trust that is not a withholding foreign trust.

Fiscally transparent entity. An entity is treated as fiscally transparent with respect to an item of income to the extent that the interest holders in the entity must, on a current basis, take into account separately their shares of an item of income paid to the entity, whether or not distributed, and must determine the character of the items of income as if they were realized directly from the sources from which they were realized by the entity. For example, partnerships, common trust funds, and simple trusts or grantor trusts are generally considered to be fiscally transparent with respect to items of income received by them.

Presumption Rules



For additional information including details on the presumption rules, see the Instructions for the Requester of Forms W-8BEN, W-8BEN-E, W-8ECI, W-8EXP, and W-8IMY; and Pub. 515. To order, see [How To Get Forms, Publications, and Other Assistance under part T](#).

If you are the payer and do not have a Form W-9, appropriate Form W-8, or other valid documentation, or you cannot allocate a payment to a specific payee, prior to payment, you are required to use certain presumption rules to determine the following.

- The status of the payee as a U.S. or foreign person.
- The classification of the payee as an individual, trust, estate, corporation, or partnership.

See Regulations sections 1.1441-1(b)(3), 1.1441-5(d) and (e), 1.6045-1(g)(3)(ii), and 1.6049-5(d).

Under these presumption rules, if you must presume that the payee is a U.S. nonexempt recipient subject to backup withholding, you must report the payment on a Form 1099. However, if before filing Form 1099 with the IRS the recipient is documented as foreign, then report the payment on a Form 1042-S.

Conversely, if you must presume that the payee is a foreign recipient and prior to filing Form 1042-S with the IRS you discover that the payee is a U.S. nonexempt recipient based on documentation, then report all payments made to that payee during the calendar year on a Form 1099.

If you use the 90-day grace period rule to presume a payee is foreign, you must file a Form 1042-S to report all payments subject to withholding during the grace period. If, after the grace period expires, you discover that the payee is a U.S. nonexempt recipient subject to backup withholding, you must file a Form 1099 for all payments

made to that payee after the expiration of the grace period.

Rules for Payments Made to U.S. Nonexempt Recipients Through a QI, NQI, or FTE

If you are the payer making a payment through a QI, NQI, or FTE for a U.S. nonexempt recipient on whose behalf the QI, NQI, or FTE is acting, use the following rules to complete Form 1099.

Known recipient. If you know that a payee is a U.S. nonexempt recipient and have the payee's name, address, and TIN (if a TIN has been provided), you must complete the Form 1099 with that information unless you are not required to report the payment under Regulations section 1.6049-4(c)(4) (applicable only to certain payments to specified FFIs). Also, on the second name line below the recipient's name, enter "IMY" followed by the name of the QI, NQI, or FTE.

For payments made to multiple recipients: (a) enter the name of the recipient whose status you relied on to determine the applicable rate of withholding, and (b) on the second name line, enter "IMY" followed by the name of the QI, NQI, or FTE. However, if the QI has assumed primary Form 1099 reporting or backup withholding responsibility, you are not required to issue the Form 1099 or to backup withhold. See [Qualified intermediary \(QI\)](#), earlier.

Unknown recipient. If you cannot reliably associate a payment with valid documentation and are required to presume a payee is a U.S. nonexempt recipient, do the following.

1. File a Form 1099 and enter "unknown recipient" on the first name line.
2. On the second name line, enter "IMY" followed by the name of the NQI or FTE.
3. Enter the EIN of the NQI or FTE, if applicable, in the recipient's TIN box.
4. Furnish a copy of the Form 1099 with "unknown recipient" to the NQI or FTE who is acting on the recipient's behalf.



A payer that is required to report payments made to a U.S. nonexempt recipient account holder but does not receive the necessary allocation information cannot report those payments on a pro rata basis. Report unallocated payments using the presumption rules described above.

Rules for Non-U.S. Payers

Non-U.S. payers (foreign persons that are not U.S. payers) generally have the same reporting obligations as U.S. payers. A U.S. payer is anyone who is:

- A U.S. person;
- Any U.S. governmental agency;
- A controlled foreign corporation (CFC);
- A foreign partnership that has one or more U.S. partners who, in the aggregate, hold more than 50% of the gross income derived from the conduct of a U.S. trade or business;

- A foreign person who owns 50% or more of the gross income that is effectively connected with a U.S. trade or business; or
- A U.S. branch or territory financial institution described in Regulations section 1.1441-1(b)(2)(iv) that is treated as a U.S. person.

For more information, see Regulations section 1.6049-5(c)(5).

Exceptions. The following payments are not subject to reporting by a non-U.S. payer.

1. A foreign source payment paid and received outside the United States. For example, see Regulations section 1.6049-4(f)(16).
2. Gross proceeds from a sale effected outside the United States. See Regulations section 1.6045-1(a).
3. An NQI or QI that provides another payer all the information sufficient for that payer to complete Form 1099 reporting. For example, see Regulations section 1.6049-5(b)(14). However, if an NQI or QI does not provide sufficient information for another payer to report a payment on Form 1099, the intermediary must report the payment.
4. A payment made by certain FFIs for which an exception to reporting applies under Regulations section 1.6049-4(c)(4).

Rules for Reporting Payments Initially Reported on Form 1042-S

If an NQI or QI receives a Form 1042-S made out to an “unknown recipient” and the NQI or QI has actual knowledge that the payee of the income is a U.S. nonexempt recipient, it must file a Form 1099 even if the payment has been subject to withholding by another payer. The NQI or QI reports the amount withheld by the other payer on Form 1099 as federal income tax withheld.

T. How To Get Tax Help

Information Reporting Program Customer Service Section

If you have questions about reporting on Forms 1096, 1097, 1098, 1099, 3921, 3922, 5498, W-2, W-2G, and W-3, you may call a toll-free number, 866-455-7438. You may still use the original telephone number, 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Other tax-related matters. For other tax information related to business returns or accounts, call 800-829-4933.

If you have a hearing or speech disability and have access to TTY/TDD equipment, call 800-829-4059 to ask tax account questions.

Internal Revenue Bulletin

The Internal Revenue Bulletin (IRB), published weekly, contains newly issued regulations, notices, announcements, legislation, court decisions, and other items of general interest. You may find this publication useful to keep you up to date with current developments.

See [How To Get Forms, Publications, and Other Assistance](#), later.

Contacting Your Taxpayer Advocate

The Taxpayer Advocate Service (TAS) is there to help you. The TAS is your voice at the IRS. Their job is to ensure that every taxpayer is treated fairly and that you know and understand your rights.

What can the TAS do for you? They can offer you free help with IRS problems that you can't resolve on your own. They know this process can be confusing, but the worst thing you can do is nothing at all! The 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; or
- 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 their 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 they can help.

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

How can you reach them? If you think the TAS can help you, call your local advocate, whose number is in your local directory and at [IRS.gov/Advocate](https://www.irs.gov/Advocate), or call them toll free at 877-777-4778.

How else does the TAS help taxpayers? The 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 them by going to [IRS.gov/Advocate/Systemic-Advocacy-Management-System-SAMS](https://www.irs.gov/Advocate/Systemic-Advocacy-Management-System-SAMS).

Taxpayer Advocacy Panel (TAP). The TAP listens to taxpayers, identifies taxpayer issues, and makes suggestions for improving IRS services and customer satisfaction. If you have suggestions for improvements, contact the TAP toll free at 888-912-1227 or go to [ImproveIRS.org](https://www.improveIRS.org).

How To Get Forms, Publications, and Other Assistance

Free Tax Services

Pub. 910, IRS Guide to Free Tax Services, is your guide to IRS services and resources. Learn about free tax information from the IRS, including publications, services, and education and assistance programs. The publication also has an index of over 100 TeleTax topics (recorded tax information) you can listen to on the telephone. The majority of the information and services listed in this publication are available to you free of charge. If there is a fee associated with a resource or service, it is listed in the publication.

Accessible versions of IRS-published products are available on request in a variety of alternative formats for people with disabilities.

Forms, instructions, and publications. Visit [IRS.gov/FormsPubs](https://www.irs.gov/FormsPubs) to download forms and publications. Otherwise, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to order current and prior-year forms and instructions. Your order should arrive within 10 business days. You can also mail an order to the address at the mail icon below.



Because the IRS processes paper forms by machine (optical character recognition equipment), you cannot file Form 1096 or Copy A of Forms 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website. However, you can use Copy B from those sources to provide recipient statements.

Exception. Forms 1097-BTC, 1098-C, 1098-MA, 1098-Q, 1099-CAP, 1099-H, 1099-LTC, 1099-Q, 1099-QA, 1099-SA, 3921, 5498-ESA, 5498-QA, and 5498-SA can be filled out online and Copy A can be printed and filed with the IRS using Form 1096.



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



Online. You can access the IRS website at [IRS.gov](https://www.irs.gov) 24 hours a day, 7 days a week to do the following.

- Access commercial tax preparation and *e-file* services.
- Research your tax questions online.
- Search publications online by topic or keyword.
- Use the online Internal Revenue Code, regulations, or other official guidance.
- View Internal Revenue Bulletins (IRBs) published in the last few years.
- Sign up to receive local and national tax news by email.

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

You can send your comments from [IRS.gov/FormComments](https://www.irs.gov/FormComments).

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.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on these forms to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to figure and collect the right amount of tax.

Sections 170(f)(12), 199, 220(h), 223, 408, 408A, 529, 529A, 530, 853A, 6039, 6041, 6041A, 6042, 6043, 6044, 6045, 6047, 6049, 6050A, 6050B, 6050D, 6050E, 6050H, 6050J, 6050N, 6050P, 6050Q, 6050R, 6050S, 6050T, 6050U, 6050W, and their regulations require you to file an information return with the IRS and furnish a statement to recipients. Section 6109 and its regulations require you to provide your TIN on what you file.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. If you fail to provide this information in a timely manner, you may be subject to penalties.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. The time needed to complete and file the following forms will vary depending on individual circumstances. The estimated average times are:

| | |
|-----------|------------|
| 1096 | 14 minutes |
| 1097-BTC* | 19 minutes |
| 1098 | 15 minutes |
| 1098-C* | 18 minutes |
| 1098-E | 7 minutes |
| 1098-F | xx minutes |
| 1098-MA | 14 minutes |
| 1098-Q | 8 minutes |
| 1098-T | 13 minutes |
| 1099-A | 9 minutes |
| 1099-B | 25 minutes |
| 1099-C | 13 minutes |
| 1099-CAP* | 11 minutes |
| 1099-DIV | 24 minutes |
| 1099-G | 18 minutes |
| 1099-H* | 18 minutes |
| 1099-INT | 13 minutes |
| 1099-K | 27 minutes |
| 1099-LTC | 13 minutes |
| 1099-LS | xx minutes |
| 1099-MISC | 18 minutes |
| 1099-OID | 13 minutes |
| 1099-PATR | 15 minutes |
| 1099-Q | 13 minutes |
| 1099-QA | 10 minutes |
| 1099-R | 25 minutes |
| 1099-S | 8 minutes |
| 1099-SA | 11 minutes |
| 1099-SB | xx minutes |
| 3921* | 11 minutes |
| 3922* | 12 minutes |
| 5498 | 24 minutes |
| 5498-ESA | 7 minutes |
| 5498-QA | 11 minutes |
| 5498-SA | 10 minutes |
| W-2G | 24 minutes |

* Privacy Act does not pertain to this form.

Burden estimates are based upon current statutory requirements as of October 201X. Estimates of burden do not reflect any future legislative changes that may affect the 2019 tax year. Any changes to burden estimates will be included in IRS' annual Paperwork Reduction Act submission to the Office of Management and Budget (OMB) and will be made publicly available on RegInfo.gov.

If you have comments concerning the accuracy of these time estimates, we would be happy to hear from you. Send your comments to the Internal Revenue Service, Tax Forms and Publications, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send these forms to this address. Instead, see [part D](#).

DRAFT AS OF
October 23, 2018

Guide to Information Returns (If any date shown falls on a Saturday, Sunday, or legal holiday, the due date is the next business day.)

| Form | Title | What To Report | Amounts To Report | Due Date | |
|----------|--|---|---|--|--|
| | | | | To IRS | To Recipient (unless indicated otherwise) |
| 1042-S | Foreign Person's U.S. Source Income Subject to Withholding | Income such as interest, dividends, royalties, pensions and annuities, etc., and amounts withheld under Chapter 3. Also, distributions of effectively connected income by publicly traded partnerships or nominees. | See form instructions | March 15 | March 15 |
| 1097-BTC | Bond Tax Credit | Tax credit bond credits to shareholders. | All amounts | February 28* | On or before the 15th day of the 2nd calendar month after the close of the calendar month in which the credit is allowed |
| 1098 | Mortgage Interest Statement | Mortgage interest (including points) and certain mortgage insurance premiums you received in the course of your trade or business from individuals and reimbursements of overpaid interest. | \$600 or more | February 28* | (To Payer/Borrower) January 31 |
| 1098-C | Contributions of Motor Vehicles, Boats, and Airplanes | Information regarding a donated motor vehicle, boat, or airplane. | Gross proceeds of more than \$500 | February 28* | (To Donor) 30 days from date of sale or contribution |
| 1098-E | Student Loan Interest Statement | Student loan interest received in the course of your trade or business. | \$600 or more | February 28* | January 31 |
| 1098-F | Fines, Penalties and Other Amounts | Statement furnished by a government or governmental entity regarding a court order or agreement with respect to a violation or potential violation of law. | All amounts required to be paid. | January 31 | January 31 |
| 1098-MA | Mortgage Assistance Payments | Assistance payments paid to homeowners from funds allocated from the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HFA Hardest Hit Fund) or the Emergency Homeowners' Loan Program. | All amounts | February 28 | January 31 |
| 1098-Q | Qualifying Longevity Annuity Contract Information | Status of a contract that is intended to be a qualifying longevity annuity contract (QLAC), defined in section A-17 of 1.401(a)(9)-6, that is purchased or held under any plan, annuity, or account described in section 401(a), 403(a), 403(b), or 408 (other than a Roth IRA) or eligible governmental plan under section 457(b). | All amounts | February 28 | January 31 |
| 1098-T | Tuition Statement | Qualified tuition and related expenses, reimbursements or refunds, and scholarships or grants (optional). | See instructions | February 28* | January 31 |
| 1099-A | Acquisition or Abandonment of Secured Property | Information about the acquisition or abandonment of property that is security for a debt for which you are the lender. | All amounts | February 28* | (To Borrower) January 31 |
| 1099-B | Proceeds From Broker and Barter Exchange Transactions | Sales or redemptions of securities, futures transactions, commodities, and barter exchange transactions (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)). | All amounts | February 28* | February 15** |
| 1099-C | Cancellation of Debt | Cancellation of a debt owed to a financial institution, the Federal Government, a credit union, RTC, FDIC, NCUA, a military department, the U.S. Postal Service, the Postal Rate Commission, or any organization having a significant trade or business of lending money. | \$600 or more | February 28* | January 31 |
| 1099-CAP | Changes in Corporate Control and Capital Structure | Information about cash, stock, or other property from an acquisition of control or the substantial change in capital structure of a corporation. | Over \$1,000 | February 28* | (To Shareholders) January 31, (To Clearing Organization) January 5 |
| 1099-DIV | Dividends and Distributions | Distributions, such as dividends, capital gain distributions, or nontaxable distributions, that were paid on stock and liquidation distributions (including distributions reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)). | \$10 or more, except \$600 or more for liquidations | February 28* | January 31** |
| 1099-G | Certain Government Payments | Unemployment compensation, state and local income tax refunds, agricultural payments, and taxable grants. | \$10 or more for refunds and unemployment | February 28* | January 31 |
| 1099-H | Health Coverage Tax Credit (HCTC) Advance Payments | Health insurance premiums paid on behalf of certain individuals. | All amounts | February 28* | January 31 |
| 1099-INT | Interest Income | Interest income (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)); market discount subject to an election under section 1278(b). | \$10 or more (\$600 or more in some cases) | February 28* | January 31** |
| 1099-K | Payment Card and Third Party Network Transactions | Payment card transactions. | All amounts | February 28* | January 31 |
| | | Third party network transactions. | \$20,000 or more and 200 or more transactions | | |
| 1099-LS | Reportable Life Insurance Sale | Payments made in a reportable policy sale. | All amounts | February 28*** or a later date specified | Date specified by guidance. |

DRAFT AS OF
October 23, 2018

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Guide to Information Returns (Continued)

| Form | Title | What To Report | Amounts To Report | Due Date | |
|-----------|---|--|--|---|---|
| | | | | To IRS | To Recipient (unless indicated otherwise) |
| 1099-LTC | Long-Term Care and Accelerated Death Benefits | Payments under a long-term care insurance contract and accelerated death benefits paid under a life insurance contract or by a viatical settlement provider. | All amounts | February 28* | January 31 |
| 1099-MISC | (Also, use to report direct sales of \$5,000 or more of consumer goods for resale.) | Rent or royalty payments; prizes and awards that are not for services, such as winnings on TV or radio shows (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)). | \$600 or more, except \$10 or more for royalties | February 28* Note: If any payments for nonemployee compensation are reported in box 7, the due date is January 31 for both paper and electronic returns. | January 31** |
| | | Payments to crew members by owners or operators of fishing boats including payments of proceeds from sale of catch. | All amounts | | |
| | | Section 409A income from nonqualified deferred compensation plans (NQDCs). | All amounts | | |
| | | Payments to a physician, physicians' corporation, or other supplier of health and medical services. Issued mainly by medical assistance programs or health and accident insurance plans. | \$600 or more | | |
| | | Payments for services performed for a trade or business by people not treated as its employees (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)). Examples: fees to subcontractors or directors and golden parachute payments. | \$600 or more | | |
| | | Fish purchases paid in cash for resale. | \$600 or more | | |
| | | Crop insurance proceeds. | \$600 or more | | |
| | | Substitute dividends and tax-exempt interest payments reportable by brokers. | \$10 or more | | |
| | | Gross proceeds paid to attorneys. | \$600 or more | | |
| | | A U.S. account for chapter 4 purposes to which you made no payments during the year that are reportable on any applicable Form 1099 (or a U.S. account to which you made payments during the year that do not reach the applicable reporting threshold for any applicable Form 1099) reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A). | All amounts (including \$0) | | January 31** |
| 1099-OID | Original Issue Discount | Original issue discount (including amounts reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)); market discount subject to an election under section 1278 (b). | \$10 or more | February 28* | January 31** |
| 1099-PATR | Taxable Distributions Received From Cooperatives | Distributions from cooperatives passed through to their patrons including any domestic production activities deduction and certain pass-through credits. | \$10 or more | February 28* | January 31 |
| 1099-Q | Payments From Qualified Education Programs (Under Sections 529 and 530) | Earnings from qualified tuition programs and Coverdell ESAs. | All amounts | February 28* | January 31 |
| 1099-QA | Distributions from ABLE Accounts | Distributions from ABLE accounts. | All amounts | February 28 | January 31 |
| 1099-R | Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. | Distributions from retirement or profit-sharing plans, any IRA, insurance contracts, and IRA recharacterizations (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(B) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)). | \$10 or more | February 28* | January 31 |
| 1099-S | Proceeds From Real Estate Transactions | Gross proceeds from the sale or exchange of real estate and certain royalty payments. | Generally, \$600 or more | February 28* | February 15 |
| 1099-SA | Distributions From an HSA, Archer MSA, or Medicare Advantage MSA | Distributions from an HSA, Archer MSA, or Medicare Advantage MSA. | All amounts | February 28* | January 31 |

*The due date is March 31 if filed electronically.

**The due date is March 15 for reporting by trustees and middlemen of WHFITs.

Guide to Information Returns (Continued)

| Form | Title | What To Report | Amounts To Report | Due Date | |
|----------|---|--|--|--------------|---|
| | | | | To IRS | To Recipient (unless indicated otherwise) |
| 3921 | Exercise of an Incentive Stock Option Under Section 422(b) | Transfer of stock pursuant to the exercise of an incentive stock option under section 422(b). | All amounts | February 28* | January 31 |
| 1099-SB | Seller's Investment in Life Insurance Contract | Seller's investment in a life insurance contract as determined by the issuer. | All amounts | February 28* | January 31 |
| 3922 | Transfer of Stock Acquired Through an Employee Stock Purchase Plan Under Section 423(c) | Transfer of stock acquired through an employee stock purchase plan under section 423(c). | All amounts | February 28* | January 31 |
| 5498 | IRA Contribution Information | Contributions (including rollover contributions) to any individual retirement arrangement (IRA), including a SEP, SIMPLE, and Roth IRA; Roth conversions; IRA recharacterizations; and the fair market value (FMV) of the account. | All amounts | May 31 | (To Participant) For FMV/RMD, Jan 31; For contributions, May 31 |
| 5498-ESA | Coverdell ESA Contribution Information | Contributions (including rollover contributions) to a Coverdell ESA. | All amounts | May 31 | April 30 |
| 5498-QA | ABLE Account Contributions Information | Contributions (including rollover contributions) to an ABLE account | All amounts | May 31 | March 15 |
| 5498-SA | HSA, Archer MSA, or Medicare Advantage MSA Information | Contributions to an HSA (including transfers and rollovers) or Archer MSA and the FMV of an HSA, Archer MSA, or Medicare Advantage MSA. | All amounts | May 31 | (To Participant) May 31 |
| W-2G | Certain Gambling Winnings | Gambling winnings from horse racing, dog racing, jai alai, lotteries, keno, bingo, slot machines, sweepstakes, wagering pools, poker tournaments, etc. | Generally, \$600 or more; \$1,200 or more from bingo or slot machines; \$1,500 or more from keno | February 28* | January 31 |

*The due date is March 31 if filed electronically.

Types of Payments

Below is an alphabetic list of some payments and the forms to file and report them on. However, it is not a complete list of all payments, and the absence of a payment from the list does not indicate that the payment is not reportable. For instructions on a specific type of payment, see the separate instructions in the form(s) listed.

| Type of Payment | Report on Form | Type of Payment | Report on Form |
|--|----------------------|---|-------------------|
| ABLE accounts: | | Mortgage interest | 1098 |
| Contributions | 5498-QA | Moving expense | W-2 |
| Distributions | 1099-QA | Nonemployee compensation | 1099-MISC |
| Abandonment | 1099-A | Nonqualified deferred compensation: | |
| Accelerated death benefits | 1099-LTC | Beneficiary | 1099-R |
| Acquisition of control | 1099-CAP | Employee | W-2 |
| Agriculture payments | 1099-G | Nonemployee | 1099-MISC |
| Allocated tips | W-2 | Original issue discount (OID) | 1099-OID |
| Alternate TAA payments | 1099-G | Tax-exempt OID | 1099-OID |
| Annuities | 1099-R | Patronage dividends | 1099-PATR |
| Archer MSAs: | | Payment card transactions | 1099-K |
| Contributions | 5498-SA | Pensions | 1099-R |
| Distributions | 1099-SA | Points | 1098 |
| Attorney, fees and gross proceeds | 1099-MISC | Prizes, employee | W-2 |
| Auto reimbursements, employee | W-2 | Prizes, nonemployee | 1099-MISC |
| Auto reimbursements, nonemployee | 1099-MISC | Profit-sharing plan | 1099-R |
| Awards, employee | W-2 | Punitive damages | 1099-MISC |
| Awards, nonemployee | 1099-MISC | Qualified longevity annuity contract | 1098-Q |
| Barter exchange income | 1099-B | Qualified plan distributions | 1099-R |
| Bond tax credit | 1097-BTC | Qualified tuition program payments | 1099-Q |
| Bonuses, employee | W-2 | Real estate transactions | 1099-S |
| Bonuses, nonemployee | 1099-MISC | Recharacterized IRA contributions | 1099-R, 5498 |
| Broker transactions | 1099-B | Refund, state and local tax | 1099-G |
| Cancellation of debt | 1099-C | Rents | 1099-MISC |
| Capital gain distributions | 1099-DIV | Reportable policy sale | 1099-LS |
| Car expense, employee | W-2 | Retirement | 1099-R |
| Car expense, nonemployee | 1099-MISC | Roth conversion IRA contributions | 5498 |
| Changes in capital structure | 1099-CAP | Roth conversion IRA distributions | 1099-R |
| Charitable gift annuities | 1099-R | Roth IRA contributions | 5498 |
| Commissions, employee | W-2 | Roth IRA distributions | 1099-R |
| Commissions, nonemployee | 1099-MISC | Royalties | 1099-MISC, 1099-S |
| Commodities transactions | 1099-B | Timber, pay-as-cut contract | 1099-S |
| Compensation, employee | W-2 | Sales: | |
| Compensation, nonemployee | 1099-MISC | Real estate | 1099-S |
| Contributions of motor vehicles, boats, and airplanes | 1098-C | Securities | 1099-B |
| Cost of current life insurance protection | 1099-R | Section 1035 exchange | 1099-R |
| Coverdell ESA contributions | 5498-ESA | Seller's investment in life insurance contract | 1099-SB |
| Coverdell ESA distributions | 1099-Q | SEP contributions | W-2, 5498 |
| Crop insurance proceeds | 1099-MISC | SEP distributions | 1099-R |
| Damages | 1099-MISC | Severance pay | W-2 |
| Death benefits | 1099-R | Sick pay | W-2 |
| | | SIMPLE contributions | W-2, 5498 |
| | | SIMPLE distributions | 1099-R |
| | | Student loan interest | 1098-E |
| | | Substitute payments in lieu of dividends or tax-exempt interest | 1099-MISC |
| | | Supplemental unemployment | W-2 |
| | | Tax refunds, state and local | 1099-G |
| | | Third party network transactions | 1099-K |
| | | Tips | W-2 |
| | | Traditional IRA contributions | 5498 |
| | | Traditional IRA distributions | 1099-R |
| | | Transfer of stock acquired through an employee stock purchase plan under section 423(c) | 3922 |
| | | Tuition | 1098-T |
| | | Unemployment benefits | 1099-G |
| | | Vacation allowance, employee | W-2 |
| | | Vacation allowance, nonemployee | 1099-MISC |
| | | Wages | W-2 |
| Accelerated | 1099-LTC | | |
| Debt cancellation | 1099-C | | |
| Dependent care payments | W-2 | | |
| Direct rollovers | 1099-Q, 1099-R, 5498 | | |
| Direct sales of consumer products for resale | 1099-MISC | | |
| Directors' fees | 1099-MISC | | |
| Discharge of indebtedness | 1099-C | | |
| Dividends | 1099-DIV | | |
| Donation of motor vehicle | 1098-C | | |
| Education loan interest | 1098-E | | |
| Employee business expense reimbursement | W-2 | | |
| Employee compensation | W-2 | | |
| Excess deferrals, excess contributions, distributions of | 1099-R | | |
| Exercise of incentive stock option under section 422(b) | 3921 | | |
| Fees, employee | W-2 | | |
| Fees, nonemployee | 1099-MISC | | |
| Fishing boat crew members proceeds | 1099-MISC | | |
| Fish purchases for cash | 1099-MISC | | |
| Foreclosures | 1099-A | | |
| Foreign persons' income | 1042-S | | |
| 401(k) contributions | W-2 | | |
| 404(k) dividend | 1099-DIV | | |
| Gambling winnings | W-2G | | |
| Golden parachute, employee | W-2 | | |
| Golden parachute, nonemployee | 1099-MISC | | |
| Grants, taxable | 1099-G | | |
| Health care services | 1099-MISC | | |
| Health coverage tax credit (HCTC) advance payments | 1099-H | | |
| Health savings accounts: | | | |
| Contributions | 5498-SA | | |
| Distributions | 1099-SA | | |
| Income attributable to domestic production activities, deduction for | 1099-PATR | | |
| Income tax refunds, state and local | 1099-G | | |
| Indian gaming profits paid to tribal members | 1099-MISC | | |
| Interest income | 1099-INT | | |
| Tax-exempt | 1099-INT | | |
| Interest, mortgage | 1098 | | |
| IRA contributions | 5498 | | |
| IRA distributions | 1099-R | | |
| Life insurance contract distributions | 1099-R, 1099-LTC | | |
| Liquidation, distributions in | 1099-DIV | | |
| Loans, distribution from pension plan | 1099-R | | |
| Long-term care benefits | 1099-LTC | | |
| Medicare Advantage MSAs: | | | |
| Contributions | 5498-SA | | |
| Distributions | 1099-SA | | |
| Medical services | 1099-MISC | | |
| Mileage, employee | W-2 | | |
| Mileage, nonemployee | 1099-MISC | | |
| Military retirement | 1099-R | | |
| Mortgage assistance payments | 1098-MA | | |

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