Note: *The draft you are looking for begins on the next page.*

Caution: DRAFT—NOT FOR FILING

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms.** We incorporate all significant changes to forms posted with this coversheet.

However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of the form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and publications usually have some additional changes before their final release. Early release drafts are posted at IRS.gov/DraftForms and remain there after the final release is posted at IRS.gov/LatestForms. Also see IRS.gov/Forms.

Most forms and publications have a page on IRS.gov: IRS.gov/Form1040 for Form 1040; IRS.gov/Pub501 for Pub. 501; IRS.gov/W4 for Form W-4; and IRS.gov/ScheduleA for Schedule A (Form 1040), for example, and similarly for other forms, publications, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or publications at IRS.gov/FormsComments. Include "NTF" followed by the form or publication number (for example, "NTF1040", "NTFW4", "NTF501", etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each "NTF" message.

If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more information, click here.

Instructions for Form 1099-LPS

(December 2026)

Long-Term Care Premiums Paid Statement

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

Future Developments

For the latest information about developments related to Form 1099-LPS and its instructions, such as legislation enacted after they were published, go to *IRS.gov/Form1099LPS*.

You can get Pub. 1099, General Instructions for Certain Information Returns, at *IRS.gov/Pub1099*.

Reminders

In addition to these specific instructions, you should use the current Pub. 1099. Those general instructions include information about the following topics.

- Who must file.
- When and where to file.
- Electronic reporting.
- Corrected and void returns.
- Statements to recipients.
- Taxpayer identification numbers (TINs).
- Backup withholding.
- Penalties.
- Other general topics.

Continuous-use revision. Use these instructions for tax year 2026 and subsequent years until a superseding revision is issued.

E-filing returns. The Taxpayer First Act of 2019 authorized the Department of the Treasury and the IRS to issue regulations that reduce the 250-return e-file threshold. T.D. 9972, published February 23, 2023, lowered the e-file threshold to 10 (calculated by aggregating all information returns), effective for information returns required to be filed on or after January 1, 2024. Go to *IRS.gov/InfoReturn* for e-file options.

Information Returns Intake System (IRIS). The IRS has developed IRIS, an online portal for e-filing information returns. Go to *IRS.gov/IRIS* for more information.

Specific Instructions

File Form 1099-LPS, Long-Term Care Premiums Paid Statement, to report premiums and charges paid for certified long-term care insurance if you filed a long-term care premium statement with a defined contribution plan with respect to a policyholder's request for qualified long-term care distributions.

Who Must File

Issuers of certified long-term care insurance must file this form to report the payments of premiums and charges of certified long-term care insurance if the issuer filed a long-term care premium statement with a defined contribution plan with respect to a policyholder's request for qualified long-term care distributions.

Qualified Long-Term Care Distributions

Qualified long-term care distribution generally means a distribution from a defined contribution plan to an employee that is made during the tax year and does not exceed, in the aggregate, the smallest of:

- The amount paid by or assessed to the employee during the tax year for or with respect to certified long-term care insurance for the employee or the employee's spouse,
- An amount equal to 10% of the present value of the vested accrued benefit of the employee under the plan, or
- The applicable reporting threshold amount (as adjusted for inflation). For tax year 2026, the applicable reporting threshold amount is $2,600. This amount is subject to inflation adjustment in future years. For information on any inflation adjustment for years after 2026, see *IRS.gov/Form1099LPS*.

No distribution will be treated as a qualified long-term care distribution unless a long-term care premium statement with respect to the policyholder or insured has been filed with the plan.

Defined Contribution Plan

For purposes of these instructions, defined contribution plan means a:

- Section 401(k) plan,
- Section 403(a) annuity contract,
- Section 403(b)(7) custodial account,
- Section 403(b)(11) plan, or
- Section 457(b) governmental plan.

Certified Long-Term Care Insurance

Certified long-term care insurance means:

- A qualified long-term care insurance contract (as defined in section 7702B(b)) covering qualified long-term care services,
- Coverage of the risk that an insured individual would become a chronically ill individual (within the meaning of section 101(g)(4)(B)) under a rider or other provision of a life insurance contract that satisfies the requirements of section 101(g)(3), or
- Coverage of qualified long-term care services under a rider or other provision of an insurance or annuity contract that is treated as a separate contract under section 7702B(e) and satisfies the requirements of section 7702B(g).

To be certified long-term care insurance, the coverage must provide meaningful financial assistance in the event the insured needs home-based or nursing home care.

Long-Term Care Premium Statement

A long-term care premium statement is a statement provided by the issuer to a defined contribution plan in order for a distribution to be treated as a qualified long-term care distribution. The long-term care premium statement must set forth certain information, including the name and the TIN of the issuer, a statement that the coverage is certified long-term care insurance, identification of the employee as the owner of the coverage, the premiums that are owed for the coverage for the calendar year, and any other information that the IRS may require. For more information relating to the content requirements for the long-term care premium statement, see Q&A, A-5 of Notice 2026-33, 2026-24 I.R.B. 1572, available at *IRS.gov/IRB/2026-24_IRB#NOT-2026-33*.

Reporting

Report premiums and charges paid for certified long-term care insurance only if you filed a long-term care premium statement with a defined contribution plan with respect to a policyholder's request for qualified long-term care distributions. For general timing rules on when to file or furnish Form 1099-LPS, see Pub. 1099. For special timing rules on when to furnish Form 1099-LPS to a policyholder or insured who requests a statement before the general filing of Form 1099-LPS, see Q&As, A-10 and A-11 of Notice 2026-33.

Note: Before you can file a long-term care premium statement with a defined contribution plan, you must file a disclosure with the IRS. For more information relating to this disclosure requirement, see Q&As, A-1 through A-3 of Notice 2026-33 or go to *IRS.gov/Retirement-Plans/Issuer-Disclosures-Certified-Long-Term-Care-Insurance*.

Policyholder

The policyholder is the individual who owns the contract and is also the employee who requested that a long-term care premium statement be filed with the employee's defined contribution plan to facilitate the payment of a qualified long-term care distribution. The policyholder may also be the insured.

Insured

The insured is the individual on whose behalf premiums and charges for certified long-term care insurance are paid.

Statement to Policyholder and Insured

If you are required to file Form 1099-LPS, you must furnish a statement or acceptable substitute to both the policyholder and to the insured as shown.

IF the statement is for the...	THEN use...
policyholder	Copy B.
insured	Copy C.
policyholder and the policyholder is the insured	Copy B (Copy C is optional).

For more information about the requirement to furnish a statement to the policyholder and to the insured, see part M in the current Pub. 1099.

Truncating Recipient's TIN on Payee Statements

Pursuant to Regulations section 301.6109-4, all filers of this form may truncate a recipient's TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)) on payee statements. Truncation is not allowed on any documents the filer files with the IRS. A payer's TIN may not be truncated on any form. See part J in the current Pub. 1099.

Account Number

The account number is optional if you have multiple accounts for a recipient for whom you are filing more than one Form 1099-LPS. Additionally, the IRS encourages you to designate an account number for all Forms 1099-LPS that you file. See part L in the current Pub. 1099.

Box 1. Long-Term Care Premiums and Charges Paid

Enter the long-term care premiums and charges paid for certified long-term care insurance if the issuer filed a long-term care premium statement with a defined contribution plan with respect to a policyholder's request for qualified long-term care distributions.

Caution: By entering an amount on box 1, you are confirming that the premiums and charges paid are for the coverage of certified long-term care insurance.

Box 2. Insured's Relationship to the Policyholder

Check the box whether the premiums and charges paid were for coverage for the employee or the spouse of the employee. Currently, a qualified long-term insurance distribution can only be made to cover the employee or the employee's spouse. See the definitions of "policyholder" and "insured" earlier in these instructions. If the premiums and charges paid were for the coverage of the employee who is the policyholder, check "Self." If the premiums and charges paid were for the coverage of the employee's spouse who is the insured, check "Spouse."