Attention:

Copy A of this form is provided for informational purposes only. Copy A appears in red, similar to the official IRS form. The official printed version of Copy A of this IRS form is scannable, but the online version of it, printed from this website, is not. Do **not** print and file copy A downloaded from this website; a penalty may be imposed for filing with the IRS information return forms that can't be scanned. See part O in the current General Instructions for Certain Information Returns, available at IRS.gov/Form1099, for more information about penalties.

Please note that Copy B and other copies of this form, which appear in black, may be downloaded and printed and used to satisfy the requirement to provide the information to the recipient.

If you have 10 or more information returns to file, you may be required to file e-file. Go to IRS.gov/InfoReturn for e-file options.

If you have fewer than 10 information returns to file, we strongly encourage you to e-file. If you want to file them on paper, you can place an order for the official IRS information returns, which include a scannable Copy A for filing with the IRS and all other applicable copies of the form, at IRS.gov/EmployerForms. We'll mail you the forms you request and their instructions, as well as any publications you may order.

See Publications 1141, 1167, and 1179 for more information about printing these forms.

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ISSUER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	ISSUER'S TIN	OMB No. 1545-2234		**Qualifying Longevity Annuity Contract Information**
	PARTICIPANT'S TIN	Form **1098-Q** (Rev. April 2025)		
	1a Annuity amount on start date $	For calendar year ______		
	1b Annuity start date	**2** Check if start date may be accelerated ☐		**Copy A For Internal Revenue Service Center**
	3 Total premiums $	**4** FMV of QLAC $		
PARTICIPANT'S name	**5a** January dd $	**5b** February dd $		
Street address (including apt. no.)	**5c** March dd $	**5d** April dd $		For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the **General Instructions for Certain Information Returns.**
	5e May dd $	**5f** June dd $		
City or town, state or province, country, and ZIP or foreign postal code	**5g** July dd $	**5h** August dd $		
Account number (see instructions)	Plan number	**5i** September dd $	**5j** October dd $	
		5k November dd $	**5l** December dd $	*www.irs.gov/Form1099*
Name of plan	Plan sponsor's EIN			

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☐ CORRECTED (if checked)

ISSUER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	ISSUER'S TIN	OMB No. 1545-2234
	PARTICIPANT'S TIN	Form **1098-Q** (Rev. April 2025)
	1a Annuity amount on start date $	For calendar year ______
	1b Annuity start date	**2** If checked, start date may be accelerated ☐
	3 Total premiums $	**4** FMV of QLAC $

Qualifying Longevity Annuity Contract Information

Copy B

For Participant

This information is being furnished to the IRS.

PARTICIPANT'S name	**5a** January $	dd	**5b** February $	dd
	5c March $	dd	**5d** April $	dd
Street address (including apt. no.)	**5e** May $	dd	**5f** June $	dd
City or town, state or province, country, and ZIP or foreign postal code	**5g** July $	dd	**5h** August $	dd
Account number (see instructions) / Plan number	**5i** September $	dd	**5j** October $	dd
	5k November $	dd	**5l** December $	dd
Name of plan / Plan sponsor's EIN				

Instructions for Participant

The information on this Form 1098-Q is submitted to the IRS by the issuer of your qualifying longevity annuity contract (QLAC) to report the status of the contract. Prior to annuitization, the value of any QLAC held by your plan or traditional IRA (see section 401(a), 403(a), 403(b), or 408; or eligible governmental plan under section 457(b)) is not included when calculating the required minimum distribution (RMD) from your plan or IRA.

You will receive this statement annually beginning with the first year in which premiums are paid and ending with the earlier of the year in which you attain age 85 or die. In the event of your death, if the sole beneficiary under the contract is your surviving spouse, this annual statement will be furnished to your surviving spouse until distributions commence, or if earlier, the year in which your surviving spouse dies.

If you have questions about your QLAC, contact the issuer at the address and phone number shown on the front of the form.

Account number. May show an account or other unique number the issuer assigned to distinguish your account.

Participant's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Plan number, name, and EIN. Shows, if the contract was purchased under a plan, the number of the plan, the name of the plan, and the EIN of the plan sponsor.

Box 1a. Annuity amount on start date. If the payments have not started, shows the annuity amount payable on start date.

Box 1b. Annuity start date. If the payments have not started, shows the date on which the annuity is scheduled to start. The date reported is shown in the format month, day, and year, mm/dd/yyyy.

Box 2. If checked, shows that the start date may be accelerated.

Box 3. Shows the cumulative total amount of premiums paid for the contract. Your cumulative total premiums paid for all QLACs cannot exceed $200,000. If you have paid more than that, contact your contract issuer.

Box 4. Shows the fair market value (FMV) of your QLAC as of December 31 of the reporting year.

Boxes 5a–5l. Show the amount of each premium paid for the contract and the date each premium payment was made in the reporting year. If there is more than one payment per month, the box for that month will include the total payments for the month and the date of the last payment in the month.

Future developments. For the latest information about developments related to Form 1098-Q and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/Form1098Q.*

Free File Program. Go to *www.irs.gov/FreeFile* to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.