

Notice 703

(Rev. September 1998)



Department of the Treasury Internal Revenue Service

Read This To See If Your Benefits May Be Taxable

If your Social Security and/or SSI (Supplemental Security Income) benefits were your only source of income for 1998, you probably will not have to file a Federal income tax return.

Fill in lines A through E below to see if you may have to include part of your Social Security benefits on your 1998 Federal income tax return.

Part of your Social Security benefits may be taxable if, for 1998, you were:

- 1. Single, and line E below is more than \$25,000.
2. Married, and
- You would file jointly, and line E below is more than \$32,000; or
- You would file separately, and line E below is more than

zero (more than \$25,000 if you lived apart from your spouse for all of 1998).

Note: If you plan to file a joint income tax return and your spouse also received a Form(s) SSA-1099, add your spouse's amounts to yours on lines A, C, and D below. Even if your spouse did not receive a Form(s) SSA-1099, include his or her income on lines C and D.

- A Enter the amount from box 5 of all your Forms SSA-1099. If both you and your spouse received a Form SSA-1099, see the Note above. A
If line A is zero or less, stop here; none of your benefits are taxable this year.
B Enter one-half of the amount on line A. B
C Enter the total of any taxable income such as taxable pensions, wages, interest, and dividends. C
D Enter any tax-exempt interest such as interest on municipal bonds. D
E Add lines B, C, and D, and enter the total here. Then, read the information below. E

If your figures show that part of your benefits may be taxable, see Social Security Benefits in your Federal income tax return instructions. If they do not, none of your benefits are taxable this year unless you exclude income

from sources outside the United States, interest income from series EE U.S. savings bonds issued after 1989, or employer-provided adoption benefits. For more details, get IRS Pub. 915 or contact the IRS as explained below.

Note: If your figures show that part of your benefits may be taxable and you received benefits in 1998 that were for a prior year, see Pub. 915 for rules on a special election you can make that may reduce the amount of your taxable benefits.

Get More Information From the IRS

If you still have questions about whether your Social Security benefits are taxable, see the 1998 Federal income tax return instructions for ways to get help from the IRS. If you do not have

the instructions, you can get your questions answered by:
- Calling the IRS at 1-800-829-1040.
- Sending written tax questions to your IRS District Director. To

get the address, call 1-800-829-1040.
- E-mailing the IRS at www.irs.ustreas.gov.
- Using TTY/TDD equipment. Call 1-800-829-4059.

DO NOT RETURN THIS NOTICE TO THE SSA OR THE IRS