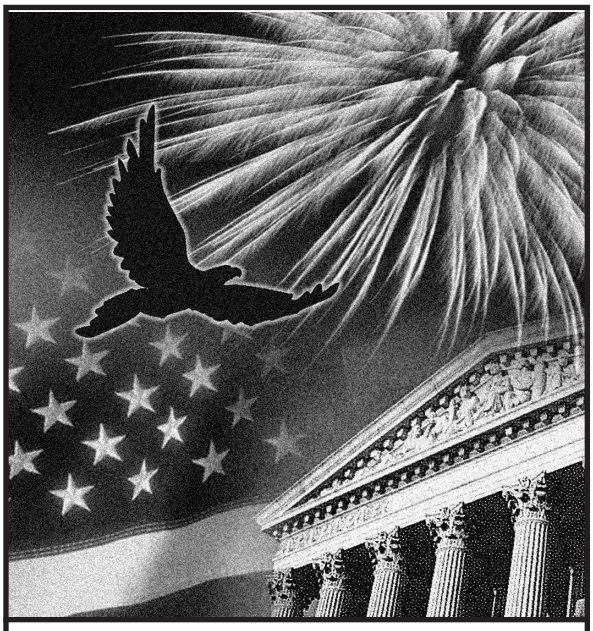
IRS

Publication 915

Social Security and Equivalent Railroad Retirement Benefits

For use in preparing

2026 Returns



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Future Developments

For the latest information about developments related to Pub. 915, such as legislation enacted after it was published, go to *IRS.gov/Pub915*.

Reminders

Filing status name changed to qualifying surviving spouse. The filing status qualifying widow(er) is now called qualifying surviving spouse. The rules for the filing status have not changed. The same rules that applied for qualifying widow(er) apply to qualifying surviving spouse. See *Qualifying Surviving Spouse* in the Instructions for Form 1040 for details.

Lines 1a through 1z on Forms 1040 and 1040-SR. Line 1 is expanded and there are lines 1a through 1z. Some amounts that in prior years were reported on Forms 1040 and 1040-SR are now reported on Schedule 1 (Form 1040).

- Scholarships and fellowship grants are now reported on Schedule 1 (Form 1040), line 8r.
- Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan is now reported on Schedule 1 (Form 1040), line 8t.
- Wages earned while incarcerated are now reported on Schedule 1 (Form 1040), line 8u.

Forms 1040 and 1040-SR have changed line 6. Line 6c includes a checkbox for lump-sum election. If you are married filing separately and you lived apart from your spouse for all of 2026, check the box on line 6d.

***my Social Security* account.** Social security beneficiaries may quickly and easily obtain information from the

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Social Security Administration's (SSA's) website with a *my Social Security* account to:

- Keep track of your earnings and verify them every year,
- Get an estimate of your future benefits if you are still working,
- Get a letter with proof of your benefits if you currently receive them,
- Change your address,
- Start or change your direct deposit,
- Get a replacement Medicare card, and
- Get a replacement Form SSA-1099 or SSA-1042S for the past 6 years.

For more information and to set up an account, go to *SSA.gov/myaccount*.

Photographs of missing children. The IRS is a proud partner with the *National Center for Missing & Exploited Children® (NCMEC)*. Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

Introduction

This publication explains the federal income tax rules for social security benefits and equivalent tier 1 railroad retirement benefits. It is prepared through the joint efforts of the IRS, the Social Security Administration (SSA), and the U.S. Railroad Retirement Board (RRB).

Social security benefits include monthly retirement, survivor, and disability benefits. They don't include Supplemental Security Income (SSI) payments, which aren't taxable.

Equivalent tier 1 railroad retirement benefits are the part of tier 1 benefits that a railroad employee or beneficiary would have been entitled to receive under the social security system. They are commonly called the social security equivalent benefit (SSEB) portion of tier 1 benefits.

If you received these benefits during 2026, you should have received a Form SSA-1099, Social Security Benefit Statement; Form RRB-1099, Payments by the Railroad Retirement Board; Form SSA-1042S, Social Security Benefit Statement; or Form RRB-1042S, Statement for Nonresident Alien Recipients of Payments by the Railroad Retirement Board, showing the amount.

Note: When the term "benefits" is used in this publication, it applies to both social security benefits and the SSEB portion of tier 1 railroad retirement benefits.

What is covered in this publication. This publication covers the following topics.

- Whether any of your benefits are taxable.
- How to report taxable benefits.
- How much is taxable.
- How to treat lump-sum benefit payments.
- Deductions related to your benefits, including a deduction or credit you can claim if your repayments are more than your gross benefits.

The Appendix near the end of this publication explains items shown on your Form SSA-1099, SSA-1042S, RRB-1099, or RRB-1042S.

What isn't covered in this publication. This publication doesn't cover the tax rules for the following railroad retirement benefits.

- Non-social security equivalent benefit (NSSEB) portion of tier 1 benefits.
- Tier 2 benefits.
- Vested dual benefits.
- Supplemental annuity benefits.

For information on these taxable pension benefits, see Pub. 575, Pension and Annuity Income.

This publication also doesn't cover the tax rules for foreign social security benefits. These benefits are taxable as annuities, unless they are exempt from U.S. tax or treated as a U.S. social security benefit under a tax treaty.

Comments and suggestions. We welcome your comments about this publication and suggestions for future editions.

You can send us comments through *IRS.gov/FormComments*. Or, you can write to the Internal Revenue Service, Tax Forms and Publications, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments and suggestions as we revise our tax forms, instructions, and publications. **Don't** send tax questions, tax returns, or payments to the above address.

Getting answers to your tax questions. If you have a tax question not answered by this publication or the *How To Get Tax Help* section at the end of this publication, go to the IRS Interactive Tax Assistant page at *IRS.gov/ITA* where you can find topics by using the search feature or viewing the categories listed.

Getting tax forms, instructions, and publications. Go to *IRS.gov/Forms* to download current- and prior-year forms, instructions, and publications. Some forms available for download are for your records or reference only and should not be used for filing or furnishing, including certain forms that require special red ink. You can go to *IRS.gov/OrderForms* to order current forms, instructions, and publications or call 800-829-3676 to order prior-year forms and instructions. The IRS will process your order for forms and publications as soon as possible. **Don't** resubmit requests you've already sent us.

Useful Items

You may want to see:

Publication

- ❑ **501** Dependents, Standard Deduction, and Filing Information
- ❑ **505** Tax Withholding and Estimated Tax
- ❑ **519** U.S. Tax Guide for Aliens
- ❑ **575** Pension and Annuity Income
- ❑ **590-A** Contributions to Individual Retirement Arrangements (IRAs)

Form (and Instructions)

- ❑ **1040-ES** Estimated Tax for Individuals
- ❑ **SSA-1099** Social Security Benefit Statement
- ❑ **RRB-1099** Payments by the Railroad Retirement Board
- ❑ **W-4V** Voluntary Withholding Request

See *How To Get Tax Help* at the end of this publication for information about getting these publications and forms.

Are Any of Your Benefits Taxable?

To find out whether any of your benefits shown on Forms SSA-1099 and RRB-1099 may be taxable, compare the base amount (explained later) for your filing status with the total of:

1. One-half of your benefits; plus
2. All your other income, including tax-exempt interest.

Exclusions. When making this comparison, don't reduce your other income by any exclusions for:

- Interest from qualified U.S. savings bonds,
- Employer-provided adoption benefits,
- Interest on education loans,
- Foreign earned income or foreign housing, or
- Income earned by bona fide residents of American Samoa or Puerto Rico.

Children's benefits. The rules in this publication apply to benefits received by children. See *Who is taxed*, later.

Tip: The SSA issues Forms SSA-1099 and SSA-1042S. The RRB issues Forms RRB-1099 and RRB-1042S. These forms (tax statements) report the amounts paid and repaid, and taxes withheld for a tax year. You may receive more than one of these forms for the same tax year. See the Appendix, later, for more information. Each original Form RRB-1099 or RRB-1042S is valid unless it has been corrected. The RRB will issue a corrected Form RRB-1099 or RRB-1042S if there is an error in the original. A corrected Form RRB-1099 or RRB-1042S is indicated as "CORRECTED" and replaces the corresponding original Form RRB-1099 or RRB-1042S. You must use the latest corrected Form RRB-1099 or RRB-1042S you received and any original Form RRB-1099 or RRB-1042S that the RRB hasn't corrected when you determine what amounts to report on your tax return.

Figuring total income. To figure the total of one-half of your benefits plus your other income, use Worksheet A, discussed later. If the total is more than your base amount, part of your benefits may be taxable.

If you are married and file a joint return for 2026, you and your spouse must combine your incomes and your benefits to figure whether any of your combined benefits are taxable. Even if your spouse didn't receive any benefits, you must add your spouse's income to yours to figure whether any of your benefits are taxable.

Tip: If the only income you received during 2026 was your social security benefits or the SSEB portion of tier 1 railroad retirement benefits, your benefits are not generally taxable and you probably don't have to file a return. If you have income in addition to your benefits, you may have to file a return even if none of your benefits are taxable. See Pub. 501 or your tax return instructions to find out if you have to file a return.

Base amount. Your base amount is:

- $25,000 if you are single, head of household, or qualifying surviving spouse;
- $25,000 if you are married filing separately and lived apart from your spouse for all of 2026;
- $32,000 if you are married filing jointly; or
- $0 if you are married filing separately and lived with your spouse at any time during 2026.

Worksheet A. You can use Worksheet A to figure the amount of income to compare with your base amount. This is a quick way to check whether some of your benefits may be taxable.

Worksheet A. **A Quick Way To Check if Your Benefits May Be Taxable**

Note: If you plan to file a joint income tax return, include your spouse's amounts, if any, on lines A, C, and D.

A.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Include the full amount of any lump-sum benefit payments received in 2026, for 2026 and earlier years. (If you received more than one form, combine the amounts from box 5 and enter the total.)	A.	

Note: If the amount on line A is zero or less, stop here; none of your benefits are taxable this year.

B.	Multiply line A by 50% (0.50)	B.	
C.	Enter your total income that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. Don't reduce your income by any deductions, exclusions (listed earlier), or exemptions	C.	
D.	Enter any tax-exempt interest income, such as interest on municipal bonds	D.	
E.	Add lines B, C, and D	E.	

Note: Compare the amount on line E to your **base amount** for your filing status. If the amount on line E equals or is less than the **base amount** for your filing status, none of your benefits are taxable this year. If the amount on line E is more than your **base amount**, some of your benefits may be taxable. You need to complete Worksheet 1. If none of your benefits are taxable, but you must otherwise file a tax return, see *Benefits not taxable*, later, under *How To Report Your Benefits*.

Example. You are over age 65 and are filing a single return for 2026 and you received social security benefits during the year. In January 2027, you received a Form SSA-1099 showing net benefits of $1,500 in box 5. You also received a taxable pension of $17,000 and interest income of $700. You didn't have any tax-exempt interest income. Your benefits aren't taxable for 2026 because your income, as figured on Worksheet A, isn't more than your base amount ($25,000) for single.

Even though none of your benefits are taxable, you must file a return for 2026 because your taxable gross income ($18,450) exceeds the minimum filing requirement amount for your filing status.

Who is taxed. Benefits are included in the taxable income (to the extent they are taxable) of the person who has the legal right to receive the benefits. For example, if you and your child receive benefits, but the check for your child is made out in your name, you must use only your part of the benefits to see whether any benefits are taxable to you. One-half of the part that belongs to your child must be added to your child's other income to see whether any of those benefits are taxable to your child.

Repayment of benefits. Any repayment of benefits you made during 2026 must be subtracted from the gross benefits you received in 2026. It doesn't matter whether the repayment was for a benefit you received in 2026 or in an earlier year. If you repaid more than the gross benefits you received in 2026, see *Repayments More Than Gross Benefits*, later.

Your gross benefits are shown in box 3 of Form SSA-1099 or RRB-1099. Your repayments are shown in box 4. The amount in box 5 shows your net benefits for 2026 (box 3 minus box 4). Use the amount in box 5 to figure whether any of your benefits are taxable.

Example. In 2025, you received $3,000 in social security benefits, and in 2026 you received $2,700. In March 2026, the SSA notified you that you should have received only $2,500 in benefits in 2025. During 2026, you repaid $500 to the SSA. The Form SSA-1099 you received for 2026 shows $2,700 in box 3 (gross amount) and $500 in box 4 (repayment). The amount in box 5 shows your net benefits of $2,200 ($2,700 minus $500).

Tax withholding and estimated tax. You can choose to have federal income tax withheld from your social security benefits and/or the SSEB portion of your tier 1 railroad retirement benefits. If you choose to do this, you must complete a Form W-4V.

If you don't choose to have income tax withheld, you may have to request additional withholding from other income or pay estimated tax during the year. For details, see Pub. 505 or the Instructions for Form 1040-ES.

U.S. citizens residing abroad. U.S. citizens who are residents of the following countries are exempt from U.S. tax on their benefits.

- Canada.
- Egypt.
- Germany.
- Ireland.
- Israel.
- Italy. (You must also be a citizen of Italy for the exemption to apply.)
- Romania.
- United Kingdom.

The SSA won't withhold U.S. tax from your benefits if you are a U.S. citizen.

The RRB will withhold U.S. tax from your benefits unless you file Form RRB-1001, Nonresident Questionnaire, with the RRB to provide citizenship and residency information. If you don't file Form RRB-1001, the RRB will consider you a nonresident alien and withhold tax from your railroad retirement benefits at a 30% rate. *Contact the RRB* to get this form.

Lawful permanent residents. For U.S. income tax purposes, lawful permanent residents (green card holders) are considered resident aliens until their lawful permanent resident status under the immigration laws is either taken

Filled-in Worksheet A. **A Quick Way To Check if Your Benefits May Be Taxable**

Keep for Your Records

Note: If you plan to file a joint income tax return, include your spouse's amounts, if any, on lines A, C, and D.

A.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Include the full amount of any lump-sum benefit payments received in 2026, for 2026 and earlier years. (If you received more than one form, combine the amounts from box 5 and enter the total.)	A.	$1,500

Note: If the amount on line A is zero or less, stop here; none of your benefits are taxable this year.

B.	Multiply line A by 50% (0.50)	B.	750
C.	Enter your total income that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. Don't reduce your income by any deductions, exclusions (listed earlier), or exemptions	C.	17,700
D.	Enter any tax-exempt interest income, such as interest on municipal bonds	D.	-0-
E.	Add lines B, C, and D	E.	$18,450

Note: Compare the amount on line E to your **base amount** for your filing status. If the amount on line E equals or is less than the **base amount** for your filing status, none of your benefits are taxable this year. If the amount on line E is more than your **base amount**, some of your benefits may be taxable and you will need to complete Worksheet 1. If none of your benefits are taxable, but you must otherwise file a tax return, see *Benefits not taxable*, later, under *How To Report Your Benefits*.

away or is administratively or judicially determined to have been abandoned. Social security benefits paid to a green card holder are not subject to 30% withholding. If you are a green card holder and tax was withheld in error on your social security benefits because you have a foreign address, the withholding tax is refundable by the SSA or the IRS. The SSA will refund taxes erroneously withheld if the refund can be processed during the same calendar year in which the tax was withheld. If the SSA can't refund the taxes withheld, you must file a Form 1040 or 1040-SR with the Internal Revenue Service Center, Austin, TX 73301, to determine if you are entitled to a refund. You must also attach the following information to your Form 1040 or 1040-SR.

- A copy of the Form SSA-1042S.
- A copy of the "green card" unless you are a bona fide resident of American Samoa.
- A signed declaration that includes the following statements:

"The SSA should not have withheld federal income tax from my social security benefits because I am a U.S. lawful permanent resident and my green card has been neither revoked nor administratively or judicially determined to have been abandoned. I am filing a U.S. income tax return for the tax year as a resident alien reporting all of my worldwide income. I have not claimed benefits for the tax year under an income tax treaty as a nonresident alien."

Nonresident aliens. A nonresident alien is an individual who isn't a citizen or resident of the United States. If you are a nonresident alien, the rules discussed in this publication don't apply to you. Instead, 85% of your benefits are taxed at a 30% rate, unless exempt (or subject to a lower rate) by treaty. You will receive a Form SSA-1042S or RRB-1042S showing the amount of your benefits. These forms will also show the tax rate and the amount of tax withheld from your benefits.

Under tax treaties with the following countries, residents of these countries are exempt from U.S. tax on their benefits.

- Canada.
- Egypt.
- Germany.
- Ireland.
- Israel.
- Italy.
- Japan.
- Romania.
- United Kingdom.

Under a treaty with India, benefits paid to individuals who are both residents and nationals of India are exempt from U.S. tax if the benefits are for services performed for the United States, its subdivisions, or local government authorities.

If you are a resident of Switzerland, your total benefit amount will be taxed at a 15% rate.

For more information on whether you are a nonresident alien, see Pub. 519.

Exemption from withholding. If your social security benefits are exempt from tax because you are a resident of one of the treaty countries listed, the SSA won't withhold U.S. tax from your benefits.

If your railroad retirement benefits are exempt from tax because you are a resident of one of the treaty countries listed, you can claim an exemption from withholding by filing Form RRB-1001 with the RRB. *Contact the RRB* to get this form.

Canadian or German social security benefits paid to U.S. residents. Under income tax treaties with Canada and Germany, social security benefits paid by those countries to U.S. residents are treated for U.S. income tax purposes as if they were paid under the social security legislation of the United States. If you receive social security benefits from Canada or Germany, include them on line 1 of Worksheet 1.

How To Report Your Benefits

If part of your benefits are taxable, you must use Form 1040 or 1040-SR.

Reporting on Form 1040 or 1040-SR. Report your net benefits (the total amount from box 5 of all your Forms SSA-1099 and RRB-1099) on line 6a and the taxable part on line 6b. If you are married filing separately and you lived apart from your spouse for all of 2026, check the box on line 6d.

Benefits not taxable. Report your net benefits (the total amount from box 5 of all your Forms SSA-1099 and RRB-1099) on Form 1040 or 1040-SR, line 6a. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and lived apart from your spouse the entire year, check the box on line 6d of Form 1040 or 1040-SR and see Instructions for Form 1040.

How Much Is Taxable?

If part of your benefits are taxable, how much is taxable depends on the total amount of your benefits and other income. Generally, the higher that total amount, the greater the taxable part of your benefits.

Maximum taxable part. Generally, up to 50% of your benefits will be taxable. However, up to 85% of your benefits can be taxable if either of the following situations applies to you.

- The total of one-half of your benefits and all your other income is more than $34,000 ($44,000 if you are married filing jointly).

- You are married filing separately and lived with your spouse at any time during 2026.

Which worksheet to use. A worksheet you can use to figure your taxable benefits is in the Instructions for Form 1040. You can use either that worksheet or Worksheet 1 in this publication, unless any of the following situations applies to you.

1. You contributed to a traditional individual retirement arrangement (IRA) and you or your spouse is covered by a retirement plan at work. In this situation, you must use the special worksheets in Appendix B of Pub. 590-A to figure both your IRA deduction and your taxable benefits.
2. Situation 1 doesn't apply and you take an exclusion for interest from qualified U.S. savings bonds (Form 8815), for adoption benefits (Form 8839), for foreign earned income or housing (Form 2555), or for income earned in American Samoa (Form 4563) or Puerto Rico by bona fide residents. In this situation, you must use Worksheet 1 in this publication to figure your taxable benefits.
3. You received a lump-sum payment for an earlier year. In this situation, also complete Worksheet 2 or 3 and Worksheet 4 in this publication. See *Lump-Sum Election*, later.

Examples

A few examples you can use as a guide to figure the taxable part of your benefits follow.

Examples

Example 1. You are single and file Form 1040 for 2026. In addition to receiving social security payments, you received a fully taxable pension of $18,600, wages from a part-time job of $9,400, and taxable interest income of $990, for a total of $28,990. You received a Form SSA-1099 in January 2027 that shows your net social security benefits of $5,980 in box 5.

To figure your taxable benefits, you complete Worksheet 1, shown below. On line 6a of your Form 1040, you enter your net benefits of $5,980. On line 6b, you enter your taxable benefits of $2,990.

Filled-in Worksheet 1. **Figuring Your Taxable Benefits**

Keep for Your Records

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.
- Don't use this worksheet if you repaid benefits in 2026 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2026 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2026. For more information, see *Repayments More Than Gross Benefits*.
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 or 1040-SR, on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a	**1.** $5,980	
2.	Multiply line 1 by 50% (0.50)	**2.**	2,990
3.	Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8	**3.**	28,990
4.	Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	**4.**	-0-
5.	Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 30), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	**5.**	-0-
6.	Combine lines 2, 3, 4, and 5 above	**6.**	31,980
7.	Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	**7.**	-0-
8.	Is the amount on line 7 less than the amount on line 6? **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. **Yes.** Subtract line 7 from line 6	**8.**	31,980
9.	If you are: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $25,000 **Note:** If you are married filing separately and you lived with your spouse at any time in 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	**9.**	25,000
10.	Is the amount on line 9 less than the amount on line 8? **No.** STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d. **Yes.** Subtract line 9 from line 8	**10.**	6,980
11.	Enter $12,000 if married filing jointly; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026	**11.**	9,000
12.	Subtract line 11 from line 10. If zero or less, enter -0-	**12.**	-0-
13.	Enter the **smaller** of line 10 or line 11	**13.**	6,980
14.	Multiply line 13 by 50% (0.50)	**14.**	3,490
15.	Enter the **smaller** of line 2 or line 14	**15.**	2,990
16.	Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.**	-0-
17.	Add lines 15 and 16	**17.**	2,990
18.	Multiply line 1 by 85% (0.85)	**18.**	5,083
19.	**Taxable benefits.** Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	**19.**	$2,990

Tip: If you received a lump-sum payment in 2026 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

Example 2. Casey and Pat Hopkins file a joint return on Form 1040 for 2026. Casey is retired and received a fully taxable pension of $15,500. Casey also received social security benefits, and Casey's Form SSA-1099 for 2026 shows net benefits of $5,600 in box 5. Pat worked during the year and had wages of $14,000. Pat made a deductible payment to Pat's IRA account of $1,000 and isn't covered by a retirement plan at work. Casey and Pat have two savings accounts with a total of $250 in taxable interest income. They complete Worksheet 1, shown below, entering $29,750 ($15,500 + $14,000 + $250) on line 3. They find none of Casey's social security benefits are taxable. On Form 1040, they enter $5,600 on line 6a and -0- on line 6b.

Filled-in Worksheet 1. **Figuring Your Taxable Benefits**

Keep for Your Records

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.
- Don't use this worksheet if you repaid benefits in 2026 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2026 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2026. For more information, see *Repayments More Than Gross Benefits*.
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 or 1040-SR, on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1. Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a	**1.**	**$5,600**	
2. Multiply line 1 by 50% (0.50)	**2.**		**2,800**
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8	**3.**		**29,750**
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	**4.**		**-0-**
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 30), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	**5.**		**-0-**
6. Combine lines 2, 3, 4, and 5 above	**6.**		**32,550**
7. Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	**7.**		**1,000**
8. Is the amount on line 7 less than the amount on line 6? **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. **Yes.** Subtract line 7 from line 6	**8.**		**31,550**
9. If you are: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $25,000 **Note:** If you are married filing separately and you lived with your spouse at any time in 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	**9.**		**32,000**
10. Is the amount on line 9 less than the amount on line 8? **No.** STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2026, be sure you check the box on Form 1040 or 1040-SR, line 6d. **Yes.** Subtract line 9 from line 8	**10.**		
11. Enter $12,000 if married filing jointly; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026	**11.**		
12. Subtract line 11 from line 10. If zero or less, enter -0-	**12.**		
13. Enter the **smaller** of line 10 or line 11	**13.**		
14. Multiply line 13 by 50% (0.50)	**14.**		
15. Enter the **smaller** of line 2 or line 14	**15.**		
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.**		
17. Add lines 15 and 16	**17.**		
18. Multiply line 1 by 85% (0.85)	**18.**		
19. Taxable benefits. Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	**19.**		

Tip: If you received a lump-sum payment in 2026 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

Example 3. Jamie and Jessie Johnson file a joint return on Form 1040 for 2026. Jamie is a retired railroad worker and in 2026 received the SSEB portion of tier 1 railroad retirement benefits. Jamie's Form RRB-1099 shows $10,000 in box 5. Jessie is a retired government worker and received a fully taxable pension of $38,000. They had $2,300 in taxable interest income plus interest of $200 on a qualified U.S. savings bond. The savings bond interest qualified for the exclusion. They figure their taxable benefits by completing Worksheet 1, shown below. Because they have qualified U.S. savings bond interest, they follow the note at the beginning of the worksheet and use the amount from line 2 of their Schedule B (Form 1040) on line 3 of the worksheet instead of the amount from line 2b of their Form 1040. On line 3 of the worksheet, they enter $40,500 ($38,000 + $2,500). More than 50% of Jamie's net benefits are taxable because the income on line 8 of the worksheet ($45,500) is more than $44,000. (See *Maximum taxable part* under *How Much Is Taxable*, earlier.) Jamie and Jessie enter $10,000 on Form 1040, line 6a; and $6,275 on Form 1040, line 6b.

Filled-in Worksheet 1. **Figuring Your Taxable Benefits**

Keep for Your Records

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.
- Don't use this worksheet if you repaid benefits in 2026 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2026 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2026. For more information, see *Repayments More Than Gross Benefits*.
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 or 1040-SR, on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a	**1.** $10,000	
2.	Multiply line 1 by 50% (0.50)	**2.**	5,000
3.	Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8	**3.**	40,500
4.	Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	**4.**	-0-
5.	Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 30), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	**5.**	-0-
6.	Combine lines 2, 3, 4, and 5 above	**6.**	45,500
7.	Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	**7.**	-0-
8.	Is the amount on line 7 less than the amount on line 6? **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. **Yes.** Subtract line 7 from line 6	**8.**	45,500
9.	If you are: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $25,000 **Note:** If you are married filing separately and you lived with your spouse at any time in 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	**9.**	32,000
10.	Is the amount on line 9 less than the amount on line 8? **No.** STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d. **Yes.** Subtract line 9 from line 8	**10.**	13,500
11.	Enter $12,000 if married filing jointly; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026	**11.**	12,000
12.	Subtract line 11 from line 10. If zero or less, enter -0-	**12.**	1,500
13.	Enter the **smaller** of line 10 or line 11	**13.**	12,000
14.	Multiply line 13 by 50% (0.50)	**14.**	6,000
15.	Enter the **smaller** of line 2 or line 14	**15.**	5,000
16.	Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.**	1,275
17.	Add lines 15 and 16	**17.**	6,275
18.	Multiply line 1 by 85% (0.85)	**18.**	8,500
19.	**Taxable benefits.** Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	**19.**	$6,275

Tip: If you received a lump-sum payment in 2026 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

Example 4

Kris and Taylor Jones are married and live together, but file separate Form 1040 returns for 2026. Taylor did not have any earned income for 2026. Kris earned $8,000 during 2026. The only other income Kris had for the year was $4,000 net social security benefits (box 5 of her Form SSA-1099). Kris figures her taxable benefits by completing Worksheet 1, shown below. Kris must include 85% of her social security benefits in her taxable income because she is married filing separately and lived with Taylor during 2026. See *How Much Is Taxable*, earlier. Kris enters $4,000 on her Form 1040, line 6a; and $3,400 on Form 1040, line 6b.

Filled-in Worksheet 1. **Figuring Your Taxable Benefits**

Keep for Your Records

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.
- Don't use this worksheet if you repaid benefits in 2026 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2026 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2026. For more information, see *Repayments More Than Gross Benefits*.
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 or 1040-SR, on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1. Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a	**1.** $4,000		
2. Multiply line 1 by 50% (0.50)		**2.**	2,000
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8		**3.**	8,000
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a		**4.**	-0-
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 30), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico		**5.**	-0-
6. Combine lines 2, 3, 4, and 5 above		**6.**	10,000
7. Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25		**7.**	-0-
8. Is the amount on line 7 less than the amount on line 6? **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. **Yes.** Subtract line 7 from line 6		**8.**	10,000
9. If you are: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $25,000 **Note:** If you are married filing separately and you lived with your spouse at any time in 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.		**9.**	
10. Is the amount on line 9 less than the amount on line 8? **No.** STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d. **Yes.** Subtract line 9 from line 8		**10.**	
11. Enter $12,000 if married filing jointly; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026		**11.**	
12. Subtract line 11 from line 10. If zero or less, enter -0-		**12.**	
13. Enter the **smaller** of line 10 or line 11		**13.**	
14. Multiply line 13 by 50% (0.50)		**14.**	
15. Enter the **smaller** of line 2 or line 14		**15.**	
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-		**16.**	
17. Add lines 15 and 16		**17.**	8,500
18. Multiply line 1 by 85% (0.85)		**18.**	3,400
19. Taxable benefits. Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b		**19.**	$3,400

Tip: If you received a lump-sum payment in 2026 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

Lump-Sum Election

You must include the taxable part of a lump-sum (retroactive) payment of benefits received in 2026 in your 2026 income, even if the payment includes benefits for an earlier year.

Tip: Check the box on Form 1040 or 1040-SR, line 6c, if you elect to use the lump-sum election method for your benefits. If any of your benefits are taxable for 2026 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount with the lump-sum election.

Tip: This type of lump-sum benefit payment shouldn't be confused with the lump-sum death benefit that both the SSA and RRB pay to many of their beneficiaries. No part of the lump-sum death benefit is subject to tax.

Generally, you use your 2026 income to figure the taxable part of the total benefits received in 2026. However, you may be able to figure the taxable part of a lump-sum payment for an earlier year separately, using your income for the earlier year. You can elect this method if it lowers your taxable benefits.

Under the lump-sum election method, you refigure the taxable part of all your benefits for the earlier year (including the lump-sum payment) using that year's income. Then, you subtract any taxable benefits for that year that you previously reported. The remainder is the taxable part of the lump-sum payment. Add it to the taxable part of your benefits for 2026 (figured without the lump-sum payment for the earlier year).

Caution: Because the earlier year's taxable benefits are included in your 2026 income, no adjustment is made to the earlier year's return. Don't file an amended return for the earlier year.

Will the lump-sum election method lower your taxable benefits? To find out, take the following steps.

1. Complete Worksheet 1 in this publication.
2. Complete Worksheet 2 and Worksheet 3, as appropriate. Use Worksheet 2 if your lump-sum payment was for a year after 1993. Use Worksheet 3 if it was for 1993 or an earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received the lump-sum payment.
3. Complete Worksheet 4.
4. Compare the taxable benefits on line 19 of Worksheet 1 with the taxable benefits on line 21 of Worksheet 4.

If the taxable benefits on Worksheet 4 are lower than the taxable benefits on Worksheet 1, you can elect to report the lower amount on your return.

Making the election. If you elect to report your taxable benefits under the lump-sum election method, follow the instructions at the bottom of Worksheet 4. Don't attach the completed worksheets to your return. Keep them with your records.

Caution: Once you elect this method of figuring the taxable part of a lump-sum payment, you can revoke your election only with the consent of the IRS.

Lump-sum payment reported on Form SSA-1099 or RRB-1099. If you received a lump-sum payment in 2026 that includes benefits for one or more earlier years after 1983, it will be included in box 3 of either Form SSA-1099 or RRB-1099. That part of any lump-sum payment for years before 1984 isn't taxed and won't be shown on the form. The form will also show the year (or years) the payment is for. However, Form RRB-1099 will not show a breakdown by year (or years) of any lump-sum payment for years before 2017. You must contact the RRB for a breakdown by year for any amount shown in box 9.

Example

Terry Jackson is single. In 2025, Terry applied for social security disability benefits but was denied based on ineligibility. Terry appealed the decision and won. In 2026, Terry received a lump-sum payment of $6,000, of which $2,000 was for 2025 and $4,000 was for 2026. Terry also received $5,000 in social security benefits in 2026, so Terry's total benefits in 2026 were $11,000. Terry's other income for 2025 and 2026 is as follows.

Income	2025	2026
Wages	$20,000	$3,500
Interest income	2,000	2,500
Dividend income	1,000	1,500
Fully taxable pension		18,000
Total	$23,000	$25,500

To see if the lump-sum election method results in lower taxable benefits, Terry completes Worksheets 1, 2, and 4 from this publication. Terry doesn't need to complete Worksheet 3 because Terry's lump-sum payment was for years after 1993.

Terry completes Worksheet 1 to find the amount of taxable benefits for 2026 under the regular method. Terry completes Worksheet 2 to find the taxable part of the lump-sum payment for 2025 under the lump-sum election method. Terry completes Worksheet 4 to decide if the lump-sum election method will lower Terry's taxable benefits.

After completing the worksheets, Terry compares the amounts from Worksheet 4, line 21; and Worksheet 1, line 19. Because the amount on Worksheet 4 is smaller, Terry chooses to use the lump-sum election method. To do this, Terry checks the box on Form 1040 or 1040-SR, line 6c. Terry then enters $11,000 on Form 1040 or 1040-SR, line 6a, and the taxable benefits of $2,500 on line 6b.

Terry's filled-in worksheets (1, 2, and 4) follow.

Terry Jackson's Filled-in Worksheet 1. **Figuring Your Taxable Benefits**

Keep for Your Records

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.
- Don't use this worksheet if you repaid benefits in 2026 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2026 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2026. For more information, see *Repayments More Than Gross Benefits*.
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 or 1040-SR, on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a	**1.** $11,000	
2.	Multiply line 1 by 50% (0.50)	**2.**	5,500
3.	Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8	**3.**	25,500
4.	Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	**4.**	-0-
5.	Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 30), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	**5.**	-0-
6.	Combine lines 2, 3, 4, and 5 above	**6.**	31,000
7.	Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	**7.**	-0-
8.	Is the amount on line 7 less than the amount on line 6? **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. **Yes.** Subtract line 7 from line 6	**8.**	31,000
9.	If you are: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $25,000 **Note:** If you are married filing separately and you lived with your spouse at any time in 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	**9.**	25,000
10.	Is the amount on line 9 less than the amount on line 8? **No.** STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d. **Yes.** Subtract line 9 from line 8	**10.**	6,000
11.	Enter $12,000 if married filing jointly; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026	**11.**	9,000
12.	Subtract line 11 from line 10. If zero or less, enter -0-	**12.**	-0-
13.	Enter the **smaller** of line 10 or line 11	**13.**	6,000
14.	Multiply line 13 by 50% (0.50)	**14.**	3,000
15.	Enter the **smaller** of line 2 or line 14	**15.**	3,000
16.	Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.**	-0-
17.	Add lines 15 and 16	**17.**	3,000
18.	Multiply line 1 by 85% (0.85)	**18.**	9,350
19.	**Taxable benefits.** Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	**19.**	$3,000

Tip: If you received a lump-sum payment in 2026 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

Terry Jackson's Filled-in Worksheet 2. **Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year After 1993)**

Keep for Your Records

Enter earlier year 2025

1.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099** for the earlier year, plus the lump-sum payment for the earlier year received after that year	**1.** **$2,000**	
	Note: If line 1 is zero or less, skip lines 2 through 20 and enter -0- on line 21. Otherwise, go to line 2.		
2.	Multiply line 1 by 50% (0.50)	**2.**	**1,000**
3.	Enter your adjusted gross income for the earlier year	**3.**	**23,000**
4.	Enter the total of any exclusions/adjustments you claimed in the earlier year for: • Adoption benefits (Form 8839), • Qualified U.S. savings bond interest (Form 8815), • Student loan interest (Schedule 1 (Form 1040), line 21), • Foreign earned income or housing (Form 2555), and • Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	**4.**	**-0-**
5.	Enter any tax-exempt interest received in the earlier year	**5.**	**-0-**
6.	Add lines 2 through 5	**6.**	**24,000**
7.	Enter your taxable benefits for the earlier year that you previously reported	**7.**	**-0-**
8.	Subtract line 7 from line 6	**8.**	**24,000**
9.	If, for the earlier year, you were: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of the earlier year, enter $25,000	**9.**	**25,000**
	Note: If you were married filing separately and you lived with your spouse at any time during the earlier year, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.		
10.	Is the amount on line 8 more than the amount on line 9? **No.** Skip lines 10 through 20 and enter -0- on line 21. **Yes.** Subtract line 9 from line 8	**10.**	
11.	Enter $12,000 if married filing jointly for the earlier year; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of the earlier year	**11.**	
12.	Subtract line 11 from line 10. If zero or less, enter -0-	**12.**	
13.	Enter the **smaller** of line 10 or line 11	**13.**	
14.	Multiply line 13 by 50% (0.50)	**14.**	
15.	Enter the **smaller** of line 2 or line 14	**15.**	
16.	Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.**	
17.	Add lines 15 and 16	**17.**	
18.	Multiply line 1 by 85% (0.85)	**18.**	
19.	**Refigured taxable benefits.** Enter the **smaller** of line 17 or line 18	**19.**	
20.	Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	**20.**	
21.	**Additional taxable benefits.** Subtract line 20 from line 19. Also enter this amount on Worksheet 4, line 20	**21.**	**-0-**

Caution: Don't file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2026.

Terry Jackson's Filled-in Worksheet 4. **Figure Your Taxable Benefits Under the Lump-Sum Election Method (Use With Worksheet 2 or 3)**

Keep for Your Records

Complete Worksheet 1 and Worksheets 2 and 3 as appropriate before completing this worksheet.

1.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099** for 2026, minus the lump-sum payment for years before 2026 . . . . . **1.** **$9,000** **Note:** If line 1 is zero or less, skip lines 2 through 18, enter -0- on line 19, and go to line 20. Otherwise, go to line 2.		
2.	Multiply line 1 by 50% (0.50)	**2.**	**4,500**
3.	Enter the amount from Worksheet 1, line 3	**3.**	**25,500**
4.	Enter the amount from Worksheet 1, line 4	**4.**	**-0-**
5.	Enter the amount from Worksheet 1, line 5	**5.**	**-0-**
6.	Combine lines 2, 3, 4, and 5 above	**6.**	**30,000**
7.	Enter the amount from Worksheet 1, line 7	**7.**	**-0-**
8.	Subtract line 7 from line 6	**8.**	**30,000**
9.	Enter the amount from Worksheet 1, line 9. But if you are married filing separately and lived with your spouse at any time during 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18	**9.**	**25,000**
10.	Is the amount on line 8 more than the amount on line 9? **No.** Skip lines 10 through 18, enter -0- on line 19, and go to line 20. **Yes.** Subtract line 9 from line 8	**10.**	**5,000**
11.	Enter the amount from Worksheet 1, line 11	**11.**	**9,000**
12.	Subtract line 11 from line 10. If zero or less, enter -0-	**12.**	**-0-**
13.	Enter the **smaller** of line 10 or line 11	**13.**	**5,000**
14.	Multiply line 13 by 50% (0.50)	**14.**	**2,500**
15.	Enter the **smaller** of line 2 or line 14	**15.**	**2,500**
16.	Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.**	**-0-**
17.	Add lines 15 and 16	**17.**	**2,500**
18.	Multiply line 1 by 85% (0.85)	**18.**	**7,650**
19.	Enter the **smaller** of line 17 or line 18	**19.**	**2,500**
20.	Enter the total of the amounts from Worksheet 2, line 21, and Worksheet 3, line 14, for all earlier years for which the lump-sum payment was received	**20.**	**-0-**
21.	**Taxable benefits under lump-sum election method.** Add lines 19 and 20	**21.**	**$2,500**

Next. Is line 21 above smaller than Worksheet 1, line 19?

No. Don't use this method to figure your taxable benefits. Follow the instructions on Worksheet 1 to report your benefits.

Yes. You can elect to report your taxable benefits under this method. **To elect this method, do the following.**

1. Check the box on Form 1040 or 1040-SR, line 6c.
2. If line 21 above is zero, follow the instructions on line 10 for "No" on Worksheet 1. Otherwise:
   a. Enter the amount from Worksheet 1, line 1, on Form 1040 or 1040-SR, line 6a;
   b. Enter the amount from line 21 above on Form 1040 or 1040-SR, line 6b; and
   c. If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.

Deductions Related to Your Benefits

You may be entitled to deduct certain amounts related to the benefits you receive.

Disability payments. You may have received disability payments from your employer or an insurance company that you included as income on your tax return in an earlier year. If you received a lump-sum payment from the SSA or RRB, and you had to repay the employer or insurance company for the disability payments, you can take an itemized deduction for the part of the payments you included in gross income in the earlier year. If the amount you repay is more than $3,000, you may be able to claim a tax credit instead. Claim the deduction or credit in the same way explained under *Repayment of benefits received in an earlier year* under *Repayments More Than Gross Benefits* next.

Repayments More Than Gross Benefits

In some situations, your Form SSA-1099 or RRB-1099 will show that the total benefits you repaid (box 4) are more than the gross benefits (box 3) you received. If this occurred, your net benefits in box 5 will be a negative figure (a figure in parentheses) and none of your benefits will be taxable. Don't use Worksheet 1 in this case. If you receive more than one form, a negative figure in box 5 of one form is used to offset a positive figure in box 5 of another form for that same year.

If you have any questions about this negative figure, contact your local *SSA office* or your local *RRB field office*.

Joint return. If you and your spouse file a joint return, and your Form SSA-1099 or RRB-1099 has a negative figure in box 5, but your spouse's doesn't, subtract the amount in box 5 of your form from the amount in box 5 of your spouse's form. You do this to get your net benefits when figuring if your combined benefits are taxable.

Example. Ryan and Jordan file a joint return for 2026. Ryan received Form SSA-1099 showing $3,000 in box 5. Jordan also received Form SSA-1099 and the amount in box 5 was ($500). Ryan and Jordan will use $2,500 ($3,000 minus $500) as the amount of their net benefits when figuring if any of their combined benefits are taxable.

Repayment of benefits received in an earlier year. If the total amount shown in box 5 of all of your Forms SSA-1099 and RRB-1099 is a negative figure, you may be able to deduct part of this negative figure that represents benefits you included in gross income in an earlier year, if the figure is more than $3,000. If the figure is $3,000 or less, it is a miscellaneous itemized deduction and can no longer be deducted.

Deduction exceeds $3,000. If this deduction is more than $3,000, you should figure your tax two ways.

1. Figure your tax for 2026 with the itemized deduction included on Schedule A (Form 1040), line 17.
2. Figure your tax for 2026 in the following steps.
    a. Figure the tax without the itemized deduction included on Schedule A (Form 1040), line 17.
    b. For each year after 1983 for which part of the negative figure represents a repayment of benefits, refigure your taxable benefits as if your total benefits for the year were reduced by that part of the negative figure. Then, refigure the tax for that year.
    c. Subtract the total of the refigured tax amounts in (b) from the total of your actual tax amounts.
    d. Subtract the result in (c) from the result in (a).

Compare the tax figured in methods 1 and 2. Your tax for 2026 is the smaller of the two amounts. If method 1 results in less tax, take the itemized deduction on Schedule A (Form 1040), line 17. If method 2 results in less tax, claim a credit for the amount from step 2c above on Schedule 3 (Form 1040), line 13z. Enter "I.R.C. 1341" on the entry line. If both methods produce the same tax, deduct the repayment on Schedule A (Form 1040), line 17.

Worksheets

Blank Worksheets 1 through 4 are provided in this section.

1. Worksheet 1, Figuring Your Taxable Benefits.
2. Worksheet 2, Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year After 1993).
3. Worksheet 3, Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year Before 1994).
4. Worksheet 4, Figure Your Taxable Benefits Under the Lump-Sum Election Method (Use With Worksheet 2 or 3).

Worksheet 1. **Figuring Your Taxable Benefits**

Keep for Your Records

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.
- Don't use this worksheet if you repaid benefits in 2026 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2026 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2026. For more information, see *Repayments More Than Gross Benefits*.
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 or 1040-SR, on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1. Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a	**1.**	
2. Multiply line 1 by 50% (0.50)	**2.**	
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8	**3.**	
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	**4.**	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 30), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	**5.**	
6. Combine lines 2, 3, 4, and 5 above	**6.**	
7. Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	**7.**	
8. Is the amount on line 7 less than the amount on line 6? **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. **Yes.** Subtract line 7 from line 6	**8.**	
9. If you are: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $25,000 **Note:** If you are married filing separately and you lived with your spouse at any time in 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	**9.**	
10. Is the amount on line 9 less than the amount on line 8? **No.** STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d. **Yes.** Subtract line 9 from line 8	**10.**	
11. Enter $12,000 if married filing jointly; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026	**11.**	
12. Subtract line 11 from line 10. If zero or less, enter -0-	**12.**	
13. Enter the **smaller** of line 10 or line 11	**13.**	
14. Multiply line 13 by 50% (0.50)	**14.**	
15. Enter the **smaller** of line 2 or line 14	**15.**	
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.**	
17. Add lines 15 and 16	**17.**	
18. Multiply line 1 by 85% (0.85)	**18.**	
19. Taxable benefits. Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	**19.**	

Tip: If you received a lump-sum payment in 2026 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

Worksheet 2. **Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year After 1993)**

Keep for Your Records

Enter earlier year _____

1.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099** for the earlier year, plus the lump-sum payment for the earlier year received after that year . . . . . **1.** _____ **Note:** If line 1 is zero or less, skip lines 2 through 20 and enter -0- on line 21. Otherwise, go to line 2.	
2.	Multiply line 1 by 50% (0.50)	**2.** _____
3.	Enter your adjusted gross income for the earlier year	**3.** _____
4.	Enter the total of any exclusions/adjustments you claimed in the earlier year for: • Adoption benefits (Form 8839), • Qualified U.S. savings bond interest (Form 8815), • Student loan interest (for 2020, 2019, and 2018, Schedule 1 (Form 1040); for years before 2018, Form 1040 or Form 1040A, page 1), • Tuition and fees (for 2020, 2019, and 2018, Schedule 1 (Form 1040); for years before 2018, Form 1040 or Form 1040A, page 1), • Domestic production activities (for 2005 through 2017) (Form 1040, page 1), • Foreign earned income or housing (Form 2555), and • Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	**4.** _____
5.	Enter any tax-exempt interest received in the earlier year	**5.** _____
6.	Add lines 2 through 5	**6.** _____
7.	Enter your taxable benefits for the earlier year that you previously reported	**7.** _____
8.	Subtract line 7 from line 6	**8.** _____
9.	If, for the earlier year, you were: • Married filing jointly, enter $32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of the earlier year, enter $25,000 . . . . . **9.** _____ **Note:** If you were married filing separately and you lived with your spouse at any time during the earlier year, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	
10.	Is the amount on line 8 more than the amount on line 9? **No.** Skip lines 10 through 20 and enter -0- on line 21. **Yes.** Subtract line 9 from line 8	**10.** _____
11.	Enter $12,000 if married filing jointly for the earlier year; or $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of the earlier year	**11.** _____
12.	Subtract line 11 from line 10. If zero or less, enter -0-	**12.** _____
13.	Enter the **smaller** of line 10 or line 11	**13.** _____
14.	Multiply line 13 by 50% (0.50)	**14.** _____
15.	Enter the **smaller** of line 2 or line 14	**15.** _____
16.	Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	**16.** _____
17.	Add lines 15 and 16	**17.** _____
18.	Multiply line 1 by 85% (0.85)	**18.** _____
19.	**Refigured taxable benefits.** Enter the **smaller** of line 17 or line 18	**19.** _____
20.	Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	**20.** _____
21.	**Additional taxable benefits.** Subtract line 20 from line 19. Also enter this amount on Worksheet 4, line 20	**21.** _____

Caution: Don't file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2026.

Worksheet 3. **Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year Before 1994)**

Keep for Your Records

Enter earlier year _____

1.	Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099** for the earlier year, plus the lump-sum payment for the earlier year received after that year . . . . . **1.** _____ **Note:** If line 1 is zero or less, skip lines 2 through 13 and enter -0- on line 14. Otherwise, go to line 2.	
2.	Multiply line 1 by 50% (0.50)	**2.** _____
3.	Enter your adjusted gross income for the earlier year	**3.** _____
4.	Enter the total of any exclusions/adjustments you claimed in the earlier year for: • Qualified U.S. savings bond interest (Form 8815), • Foreign earned income or housing (Form 2555), and • Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	**4.** _____
5.	Enter any tax-exempt interest received in the earlier year	**5.** _____
6.	Add lines 2 through 5	**6.** _____
7.	Enter your taxable benefits for the earlier year that you previously reported	**7.** _____
8.	Subtract line 7 from line 6	**8.** _____
9.	Enter $25,000 ($32,000 if married filing jointly for the earlier year; or -0- if married filing separately for the earlier year and you lived with your spouse at any time during the earlier year)	**9.** _____
10.	Is the amount on line 8 more than the amount on line 9? **No.** Skip lines 10 through 13 and enter -0- on line 14. **Yes.** Subtract line 9 from line 8	**10.** _____
11.	Multiply line 10 by 50% (0.50)	**11.** _____
12.	**Refigured taxable benefits.** Enter the **smaller** of line 2 or line 11	**12.** _____
13.	Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	**13.** _____
14.	**Additional taxable benefits.** Subtract line 13 from line 12. Also enter this amount on Worksheet 4, line 20	**14.** _____

Caution: Don't file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2026.

Worksheet 4. **Figure Your Taxable Benefits Under the Lump-Sum Election Method (Use With Worksheet 2 or 3)**

Keep for Your Records

Complete Worksheet 1 and Worksheets 2 and 3 as appropriate before completing this worksheet.

1. Enter the total amount from ***box 5*** of **ALL** your **Forms SSA-1099** and **RRB-1099** for 2026, minus the lump-sum payment for years before 2026 . . . . . **1.** _____

Note: If line 1 is zero or less, skip lines 2 through 18, enter -0- on line 19, and go to line 20. Otherwise, go to line 2.

2. Multiply line 1 by 50% (0.50) . . . . . **2.** _____

3. Enter the amount from Worksheet 1, line 3 . . . . . **3.** _____

4. Enter the amount from Worksheet 1, line 4 . . . . . **4.** _____

5. Enter the amount from Worksheet 1, line 5 . . . . . **5.** _____

6. Combine lines 2, 3, 4, and 5 . . . . . **6.** _____

7. Enter the amount from Worksheet 1, line 7 . . . . . **7.** _____

8. Subtract line 7 from line 6 . . . . . **8.** _____

9. Enter the amount from Worksheet 1, line 9. But if you are married filing separately and lived with your spouse at any time during 2026, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18 . . . . . **9.** _____

10. Is the amount on line 8 more than the amount on line 9?

No. Skip lines 10 through 18, enter -0- on line 19, and go to line 20.

Yes. Subtract line 9 from line 8 . . . . . **10.** _____

11. Enter the amount from Worksheet 1, line 11 . . . . . **11.** _____

12. Subtract line 11 from line 10. If zero or less, enter -0- . . . . . **12.** _____

13. Enter the **smaller** of line 10 or line 11 . . . . . **13.** _____

14. Multiply line 13 by 50% (0.50) . . . . . **14.** _____

15. Enter the **smaller** of line 2 or line 14 . . . . . **15.** _____

16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0- . . . . . **16.** _____

17. Add lines 15 and 16 . . . . . **17.** _____

18. Multiply line 1 by 85% (0.85) . . . . . **18.** _____

19. Enter the **smaller** of line 17 or line 18 . . . . . **19.** _____

20. Enter the total of the amounts from Worksheet 2, line 21, and Worksheet 3, line 14, for all earlier years for which the lump-sum payment was received . . . . . **20.** _____

21. **Taxable benefits under lump-sum election method.** Add lines 19 and 20 . . . . . **21.** _____

Next. Is line 21 above smaller than Worksheet 1, line 19?

No. Don't use this method to figure your taxable benefits. Follow the instructions on Worksheet 1 to report your benefits.

Yes. You can elect to report your taxable benefits under this method. **To elect this method, do the following.**

1. Check the box on Form 1040 or 1040-SR, line 6c.
2. If line 21 above is zero, follow the instructions on line 10 for "No" on Worksheet 1. Otherwise:
   a. Enter the amount from Worksheet 1, line 1, on Form 1040 or 1040-SR, line 6a;
   b. Enter the amount from line 21 above on Form 1040 or 1040-SR, line 6b; and
   c. If you are married filing separately and you **lived apart** from your spouse for all of 2026, check the box on Form 1040 or 1040-SR, line 6d.

Appendix

This appendix explains items shown on Forms SSA-1099 and RRB-1099. Forms SSA-1042S and RRB-1042S, for nonresident aliens, contain the same items plus a few additional ones. These are also explained.

Caution: The illustrated versions of Form SSA-1099, SSA-1042S, RRB-1099, and RRB-1042S in this appendix are proof copies of the forms as they appeared when this publication went to print. The information on the illustrated forms should essentially be the same as the information on the form you received from either the SSA or the RRB. You should, however, compare the form you received with the one shown in this publication to note any differences.

Form SSA-1099, Social Security Benefit Statement 2026

Every person who received social security benefits will receive a Form SSA-1099. If you receive benefits on more than one social security record, you may get more than one Form SSA-1099. IRS Notice 703 will be enclosed with this form. It contains a worksheet to help you figure if any of your benefits are taxable. Don't mail Notice 703 to either the IRS or the SSA.

Box 1—Name

The name shown in this box refers to the person for whom the social security benefits shown on the statement were paid. If you received benefits for yourself, your name will be shown.

Box 2—Beneficiary's Social Security Number

This is the U.S. social security number, if known, of the person named in box 1.

Tip: In all your correspondence with the SSA, be sure to use the claim number shown in box 8.

Box 3—Benefits Paid in 2026

The figure shown in this box is the total benefits paid in 2026 to you (the person named in box 1). This figure may not agree with the amounts you actually received because adjustments may have been made to your benefits before you received them. An asterisk (*) after the figure shown

FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

2026 • PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
• SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name		Box 2. Beneficiary's Social Security Number
Box 3. Benefits Paid in 2026	Box 4. Benefits Repaid to SSA in 2026	Box 5. Net Benefits for 2026 *(Box 3 minus Box 4)*

DESCRIPTION OF AMOUNT IN BOX 3	DESCRIPTION OF AMOUNT IN BOX 4
	Box 6. Voluntary Federal Income Tax Withheld
	Box 7. Address
	Box 8. Claim Number *(Use this number if you need to contact SSA.)*

SAMPLE

Form **SSA-1099-SM** (1-2027) **DO NOT RETURN THIS FORM TO SSA OR IRS**

in this box means that it includes benefits received in 2026 for 1 or more earlier years.

Description of Amount in Box 3

This part of the form describes the items included in the amount shown in box 3. It lists the benefits paid and any adjustments made. Only the adjustments that apply to you will be shown. If no adjustments were made to the benefits paid, the word "none" will be shown.

Paid by check or direct deposit. This is the amount you actually received or that was deposited directly into your account in a financial institution in 2026.

Additions. The following adjustment items may have been deducted from your benefits in 2026. If amounts appear on your Form SSA-1099 next to these items, they will be added to the amount shown in "Paid by check or direct deposit."

Tip: Don't reduce the amount of net social security benefits (box 5) by any of the items listed below. Use the amount in box 5 to figure taxable social security.

Medicare premiums deducted from your benefits. If you have Medicare premiums deducted from your benefits, this is the amount withheld during 2026. The basic monthly premium in 2026 was $202.90 for most people, but it could be higher if you were a new enrollee in 2026, you enrolled after you were first eligible, you had a break in coverage, or the modified adjusted gross income shown on your 2024 federal income tax return is greater than $109,000 ($218,000 if married filing jointly).

Medicare Part C, Medicare Advantage Premium; and Medicare Part D, Prescription Drug Premium, are other Medicare deductions you may have. These premiums may vary. Go to *cms.gov* for more information.

Workers' compensation offset. If you are disabled and receive workers' compensation or Part C Black Lung payments, your benefits are subject to a payment limit. An entry will be shown here if your benefits were reduced to stay within this limit. An entry will also be shown here if your benefits were reduced because the person on whose social security record you were paid is disabled and also received workers' compensation or Part C Black Lung payments.

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

Paid to another family member. This entry shows total payments withheld from your benefits if you are required to pay child support or alimony.

Deductions for work or other adjustments. Amounts withheld from your benefits because of work or to recover an overpayment of any type of benefit are benefits paid to you and will be shown here. They may also be treated as benefits repaid to the SSA and included in the amount in box 4.

Attorney fees. If you had an attorney handle your social security claim, the figure shown here is the fee withheld from your benefits and paid directly to your attorney.

Voluntary federal income tax withheld. This shows the total amount of federal income tax withheld from your benefits. Include this amount on your income tax return as tax withheld.

Treasury benefit payment offset, garnishment, and/or tax levy. Part of your Title II Social Security benefit may be withheld on behalf of the Treasury Department to recover debts you owe to other federal agencies; part of your Title II Social Security benefits may be withheld to pay child support, alimony, or court-ordered victim restitution; and/or part of your Title II Social Security benefits may be withheld to pay your debt to the IRS.

Total Additions. The figure shown here is the sum of the amounts paid by check or direct deposit plus all the additions described previously.

Subtractions. The following adjustment items may have been included in the payments you received in 2026. If amounts appear on your Form SSA-1099 next to these items, they will be subtracted from the figure in *Total Additions.*

Payments for months before December 1983. The figure shown here is the amount of benefits you received in 2026 that was for months before December 1983. These benefits aren't taxable no matter when they are paid.

Lump-sum death payment. The lump-sum death payment isn't subject to tax. An entry here means you received this kind of payment in 2026.

Amounts refunded to you. The amount shown here may include Medicare premiums you paid in excess of the amount actually due. It may also include amounts withheld in 2026 to pay your attorney in excess of the fee actually paid.

Nontaxable payments. This entry shows nontaxable payments such as lump-sum death payments.

Amounts paid to you for other family members. This entry shows benefit payments paid to you on behalf of a minor child or disabled adult.

Total Subtractions. The figure shown here is the sum of all the subtractions described previously.

Benefits for 2026. The amount shown here is the result of subtracting the figure in *Total Subtractions*, earlier, from the figure in *Total Additions*, earlier. This amount is the same as that shown in box 3.

***Box 3 includes $_____ paid in 2026 for 2025, 2024, and other tax years.** The figure shown here is the amount of any lump-sum benefit payment received in 2026 that is for an earlier year after 1983. See *Lump-Sum Election*, earlier, for a full discussion on how these payments are handled.

Box 4—Benefits Repaid to SSA in 2026

The figure shown in this box is the total amount of benefits you repaid to the SSA in 2026.

Description of Amount in Box 4

This part of the form describes the items included in the amount shown in box 4. It lists the amount of benefit checks you returned to the SSA and any adjustments for other types of repayments. The amounts listed include all amounts repaid in 2026, no matter when the benefits were received. Only the repayments that apply to you will be shown. If you didn't make any repayments, the word "none" will be shown.

Checks returned to the SSA. If any of your benefit checks were returned to the SSA, the total is shown here.

Deductions for work or other adjustments. If any amounts were withheld from your benefits because of work or to recover an overpayment of retirement, survivors, or disability benefits, the total will be shown here. This may also be shown as *Deductions for work or other adjustments* under *Description of Amount in Box 3*, earlier.

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

Benefits repaid to the SSA in 2026. The amount shown here is the sum of all your repayments. This total is the same as that shown in box 4.

Box 5—Net Benefits for 2026 *(Box 3 Minus Box 4)*

The figure in this box is the net benefits paid to you for the year. It is the result of subtracting the figure in box 4 from the figure in box 3. Enter this amount on line A of IRS Notice 703 or on line 1 of Worksheet 1 or on the worksheet in the Instructions for Form 1040.

If parentheses are around the figure in box 5, it means that the figure in box 4 is larger than the figure in box 3. This is a negative figure and means you repaid more money than you received in 2026. If you have any questions about this negative figure, contact your local SSA office. For more information, see *Repayments More Than Gross Benefits*, earlier.

Box 6—Voluntary Federal Income Tax Withheld

This shows the total amount of federal income tax withheld from your benefits. Include this amount on your income tax return as tax withheld.

Form SSA-1042S, Social Security Benefit Statement 2026 (Nonresident Aliens)

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

Box 6—Rate of Tax

This is the rate at which tax was withheld from 85% of your benefits. If tax was withheld at more than one rate during the year, the percentage shown will be the tax rate in December 2026. The tax rate for most nonresident aliens is 30%. If you are a resident of Switzerland, your total benefit amount will be taxed at a 15% rate. The figure "0" will appear in this box if you were not taxed in December or if you were exempt under a tax treaty. Benefits received by residents of Canada, Egypt, Germany, Ireland, Israel, Italy, Japan, Romania, and the United Kingdom are exempt from U.S. tax.

Under a treaty with India, benefits paid to individuals who are both residents and nationals of India are exempt from U.S. tax if the benefits are for services performed for the United States, its subdivisions, or local government authorities. See Pub. 519 for more information on nonresident aliens.

Box 7—Amount of Tax Withheld

This is the amount of tax taken out of your social security checks. Tax is withheld for any month in which you were a nonresident alien (unless you were exempt under a tax treaty).

Box 8—Amount of Tax Refunded

An amount in this box shows any tax the SSA refunded to you. When the SSA withholds tax from your checks by mistake, they try to return it to you during the same calendar year. If the SSA is unable to send the refund to you before the year ends, you must file a federal income tax return to get a refund of this tax.

Box 9—Net Tax Withheld During 2026 *(Box 7 Minus Box 8)*

The figure in this box is the result of subtracting the figure in box 8 from the figure in box 7. This is the net amount of tax withheld from your benefits.

FORM SSA-1042S – SOCIAL SECURITY BENEFIT STATEMENT

2026 • THIS FORM IS FOR USE IN FILING A UNITED STATES FEDERAL INCOME TAX RETURN.
• DO NOT RETURN IT TO SOCIAL SECURITY. • READ THE INFORMATION ON THE REVERSE.

Box 1. Name		Box 2. Beneficiary's Social Security Number
Box 3. Benefits Paid in 2026	Box 4. Benefits Repaid to SSA in 2026	Box 5. Net Benefits for 2026 *(Box 3 minus Box 4)*

DESCRIPTION OF AMOUNT IN BOX 3	DESCRIPTION OF AMOUNT IN BOX 4
	Box 10. Address
Box 6. Rate of Tax	
Box 7. Amount of Tax Withheld	
Box 8. Amount of Tax Refunded	Box 11. Claim Number *(Use this number if you need to contact SSA.)*
Box 9. Net Tax Withheld During 2026 *(Box 7 minus Box 8)*	

SAMPLE

Form **SSA-1042S-SM** (1-2027)

Form RRB-1099, Payments by the Railroad Retirement Board 2026

This section explains the items shown on Form RRB-1099. Form RRB-1099 is issued to citizens and residents of the United States. If you received, repaid, or had tax withheld from the SSEB portion of tier 1 railroad retirement benefits or special guaranty benefits during 2026, you will receive Form RRB-1099.

If you received, repaid, or had tax withheld from any NSSEB portion of tier 1 benefits, tier 2 benefits, vested dual benefits, or supplemental annuity benefits during 2026, you will receive Form RRB-1099-R, Annuities or Pensions by the Railroad Retirement Board. For more information concerning Form RRB-1099-R, see Pub. 575.

Tip: Each beneficiary will receive their own Form RRB-1099. If you receive benefits on more than one railroad retirement record, you may get more than one Form RRB-1099. To help ensure that you get your form timely, make sure the RRB always has your current mailing address.

Box 1—Claim Number and Payee Code

Your RRB claim number is a six or nine digit number preceded by an alphabetic prefix and is the number under which the SSEB portion of tier 1 benefits or special guaranty benefits was paid. Your payee code is the number following your claim number and is used by the RRB to identify you under your claim number. In all your contacts with the RRB, be sure to use the claim number and payee code shown in this box.

Box 2—Recipient's Identification Number

This is the U.S. social security number (SSN), individual taxpayer identification number (ITIN), or employer identification number (EIN), if known, for the person or estate listed as the recipient.

Box 3—Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2026

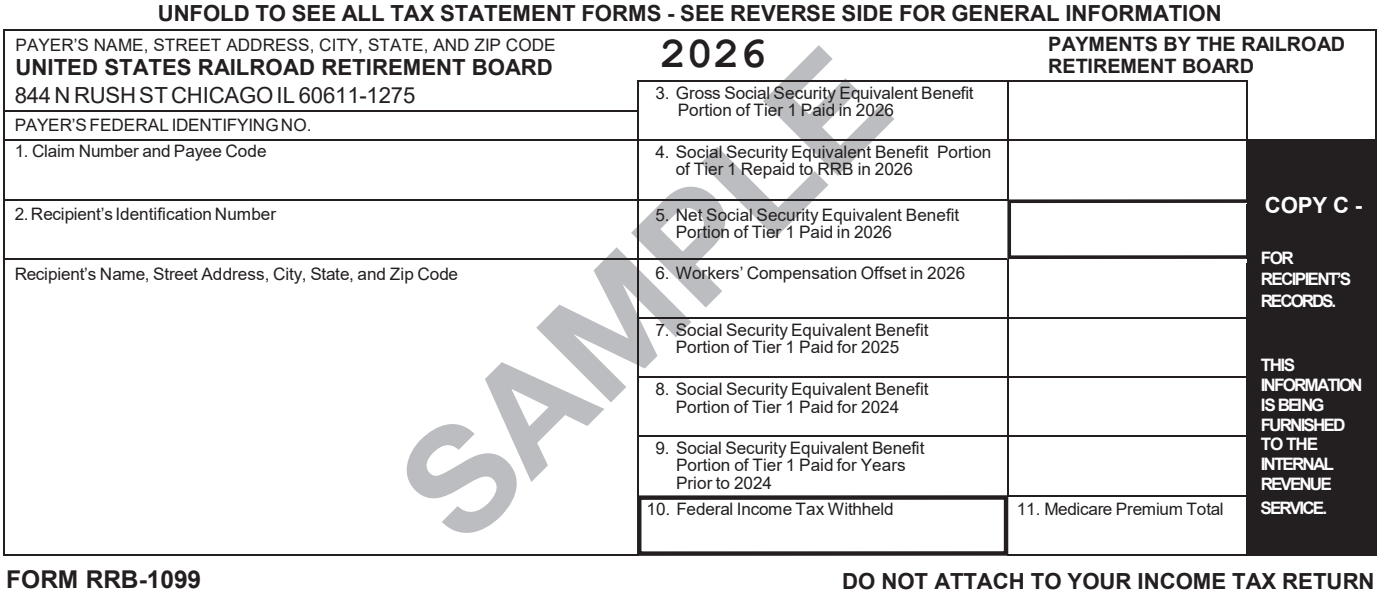
The figure shown in this box is the gross SSEB portion of tier 1 benefits or special guaranty benefits paid to you in 2026. It is the amount before any deductions were made for:

- Federal income tax withholding;
- Medicare premiums;
- Legal Process Garnishment payments;
- Overall minimum assignment payments;
- Recovery of an overpayment, including recovery of Railroad Unemployment Insurance Act benefits received while awaiting payment of your railroad retirement annuity; and
- Workers' compensation offset (explained in the description of box 6, later).

The figure in box 3 is the amount after any deductions were made for:

- Social security benefits,
- Age reduction,
- Public service pensions or public disability benefits,
- Dual railroad retirement entitlement under another RRB claim number,
- Work deductions,
- Actuarial adjustment,
- Annuity waiver, and
- Legal Process Partition payments.

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



Example 1. For the period January through March 2026, you received $300 ($100 × 3 months) Railroad Unemployment Insurance. You were eligible for the SSEB portion of tier 1 benefits of $509 a month beginning January 1, 2026, but you didn't receive your first payment until April 2026. The payment you received in April was for the first 3 months of 2026. However, because you received unemployment benefits during the same period, $300 was deducted from your initial benefit payment. Instead of receiving $1,527 ($509 × 3 months), you received $1,227 ($1,527 – $300). For the months of April through November, you were paid your regular monthly SSEB portion of tier 1 benefits of $509. Box 3 of your Form RRB-1099 will show $5,599 ($509 × 11 months) as the gross SSEB portion of tier 1 benefits paid to you in 2026, even though you didn't actually receive that amount. This is because box 3 shows the gross amount of your benefits before any reductions were made for the unemployment benefits paid to you.

Example 2. You received tier 1 benefits of $600 a month for the months of January through June 2026. Your $600 monthly tier 1 benefits consist of an SSEB portion of $250 and an NSSEB portion of $350. Beginning in July 2026, you became entitled to Medicare, and $202.90 a month was deducted from your benefit checks for Medicare premiums. Therefore, the tier 1 payments you received for the rest of the year were $397.10 ($600 – $202.90) a month. Box 3 of your Form RRB-1099 will show the gross SSEB portion of tier 1 benefits of $3,000 ($250 × 12 months) because it's the gross SSEB amount before deductions for your Medicare premiums. Box 11 of your Form RRB-1099 will show your Medicare premiums of $1,217.40 ($202.90 × 6 months) deducted from July through December 2026. The remainder of your tier 1 payments, the NSSEB portion of $4,200 ($350 × 12 months), will be shown on the Form RRB-1099-R that you will receive along with your Form RRB-1099. The $4,200 is the gross NSSEB amount before deductions for your Medicare premiums. (The "Medicare Premium Total" box shown on your Form RRB-1099-R will be blank because the Medicare total will be shown in box 11 of your Form RRB-1099.) For more information on Form RRB-1099-R, see Pub. 575.

Benefits paid for earlier years. The figure in box 3 includes any lump-sum benefit payment you received in 2026 that is for an earlier year after 1983. If you received a payment for an earlier year, it will be shown in box 7, 8, or 9 (described later). See *Lump-Sum Election*, earlier, for information on how to treat the payment.

Box 4—Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2026

The figure shown in this box is the total SSEB portion of tier 1 benefits you repaid to the RRB in 2026. You may have repaid a benefit by returning a payment, making a cash refund, or having an amount withheld from your payments. In addition, an amount may have been withheld from your benefits to recover the SSEB overpayment incurred by someone else who is also receiving benefits under your claim number. Also, an amount may have been withheld from another benefit, such as a social security benefit, to recover an SSEB overpayment you received.

The amount in box 4 also includes any SSEB benefits you repaid in 2026 that were for 2026 or for 1 or more years before 2026. All tier 1 repayments for years before 1986 are treated entirely as SSEB benefits.

Example 1. You returned to work for your last railroad employer for the months of June through August 2026. The SSEB portion of your tier 1 benefits was $450 for each of those months. Because you aren't allowed to receive benefits for any month you returned to railroad service, you have to make a repayment to the RRB. You returned the benefit payment for June through August 2026. Box 4 of your Form RRB-1099 will show $1,350 ($450 × 3 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 2. From January through April 2026, you were overpaid $800 in the SSEB portion of tier 1 benefits. From May through August 2026, $200 a month was withheld from your benefit payment to fully recover the $800 overpayment. Box 4 of your Form RRB-1099 will show $800 ($200 × 4 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 3. As a retired railroad employee, you have been receiving a railroad retirement annuity, including an SSEB portion of tier 1 benefits, since 2025. You also became entitled to, and received from the SSA, a social security benefit of $300 a month beginning May 1, 2026. The SSA later authorized the RRB to pay that benefit. In August 2026, the RRB began paying your social security benefit to you and reduced the SSEB portion of your monthly tier 1 benefit by $300. Social security benefits of $900 ($300 × 3 months) covering the period May through July 2026 were kept by the RRB to offset your $900 SSEB overpayment for that same period. Box 4 of your Form RRB-1099 will show $900 as the SSEB portion of tier 1 benefits you repaid to the RRB.

Note: The SSA will provide Form SSA-1099, which will include the $900 in benefits paid by the SSA for the months of May through July 2026.

Box 5—Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2026

The figure shown in this box is the net amount of the SSEB portion of tier 1 benefits paid to you in 2026. It is the result of subtracting the amount in box 4 from the amount in box 3. If you received more than one Form RRB-1099 for 2026, you should add the amounts in box 5 of all Forms RRB-1099 to determine your net amount of SSEB payments for 2026. Use this amount to determine if any of your benefits are taxable. See *Are Any of Your Benefits Taxable*, earlier.

If parentheses are around the figure in box 5, it means that the figure in box 4 is larger than the figure in box 3. This is a negative figure and means you repaid more

money than you received in 2026. For more information, see *Repayments More Than Gross Benefits*, earlier.

Box 6—Workers' Compensation Offset in 2026

The figure shown in this box is the amount you received in workers' compensation benefits during the year that was used to offset the full amount of your tier 1 payments. The SSEB portions of your tier 1 benefits shown in boxes 3 and 5 include amounts by which your SSEB payments were reduced for workers' compensation benefits. Your workers' compensation amount is shown in this box separately only for your information. If you didn't receive workers' compensation benefits, box 6 is blank.

Example. For 2026, your tier 1 benefit of $450 a month is reduced to $400 because of a $50-a-month workers' compensation offset. Boxes 3 and 5 of your Form RRB-1099 will show $5,400 ($450 × 12 months) as the SSEB portion of tier 1 benefits paid to you by the RRB. The $5,400 is the amount before any deductions were made for the workers' compensation offset. Box 4 will show zero because you didn't make any repayments during the year. Box 6 of your form will show $600 ($50 workers' compensation × 12 months). In figuring if any of your benefits are taxable, you must use $5,400 (box 5) as the amount of the SSEB portion of tier 1 benefits paid to you.

Boxes 7 and 8—Social Security Equivalent Benefit Portion of Tier 1 Paid for 2025 or 2024

The figure shown in each applicable box is the amount of SSEB benefits paid to you in 2026 that was for 2025 or 2024. This amount is included in the amount shown in box 3.

Box 9—Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2024

The figure shown in this box is the amount of SSEB benefits paid to you in 2026 that was for 2023 and earlier years after 1983. This amount is included in the amount shown in box 3. Any tier 1 benefit paid for a period before 1986 is treated as SSEB.

Box 10—Federal Income Tax Withheld

The figure shown in this box is the total amount of U.S. federal income tax withheld on your 2026 tier 1 SSEB or special guaranty benefit payments. This total is based on the amount of SSEB tax withholding requested on IRS Form W-4V. Include this amount on your income tax return as tax withheld.

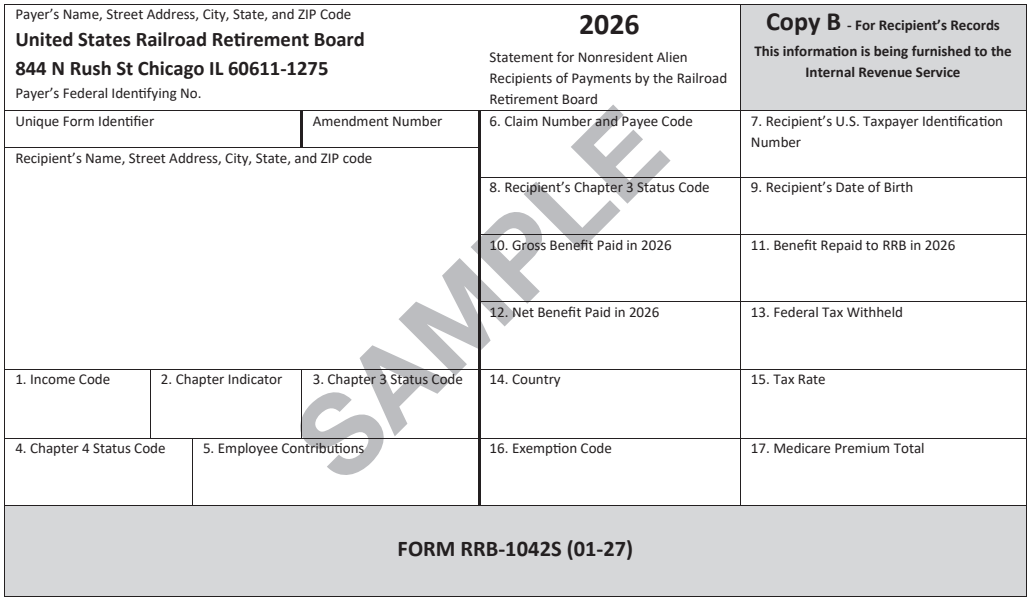
Box 11—Medicare Premium Total

This is only for informational purposes and the RRB does not report this amount to the IRS. This is the total amount of Part B, Part C, and/or Part D Medicare premiums deducted from your railroad retirement annuity payments in 2026. The Medicare total is normally shown on Form RRB-1099. However, if Form RRB-1099 is not required for your 2026 taxes, then this total will be shown on Form RRB-1099-R.

Form RRB-1042S, Payments by the Railroad Retirement Board 2026 (Nonresident Aliens)

This form is for nonresident aliens.

Note: If your country of legal residence changed or your tax withholding rate changed during the year, you may receive more than one Form RRB-1042S. To determine your total amounts for the year, you should add the



Payer's Name, Street Address, City, State, and ZIP Code **United States Railroad Retirement Board** **844 N Rush St Chicago IL 60611-1275** Payer's Federal Identifying No.			**2026** Statement for Nonresident Alien Recipients of Payments by the Railroad Retirement Board	**Copy B** - For Recipient's Records **This information is being furnished to the Internal Revenue Service**
Unique Form Identifier	Amendment Number		6. Claim Number and Payee Code	7. Recipient's U.S. Taxpayer Identification Number
Recipient's Name, Street Address, City, State, and ZIP code			8. Recipient's Chapter 3 Status Code	9. Recipient's Date of Birth
			10. Gross Benefit Paid in 2026	11. Benefit Repaid to RRB in 2026
			12. Net Benefit Paid in 2026	13. Federal Tax Withheld
1. Income Code	2. Chapter Indicator	3. Chapter 3 Status Code	14. Country	15. Tax Rate
4. Chapter 4 Status Code	5. Employee Contributions		16. Exemption Code	17. Medicare Premium Total
FORM RRB-1042S (01-27)				

SAMPLE

amounts shown on all Forms RRB-1042S you received for that year.

Box 1—Income Code

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

Box 5—Employee Contributions

This is the amount of taxes withheld from your railroad employment earnings that exceeds the amount of taxes that would have been withheld had the earnings been covered under the social security system. The amount shown is your total employee contribution amount attributable to a railroad account number and must be shared by all annuitants eligible to use it. It is the latest amount reported for 2026 and may have increased or decreased from a previous Form RRB-1042S. A change in the amount may affect the nontaxable portion of your contributory amounts paid. You may need to refigure the nontaxable amount and/or file an original or amended income tax return(s) using the amount reported on this form. If this box is blank, it means that your contributory amount paid and total gross paid are fully taxable. For more information, see Pub. 575; and Pub. 939, General Rule for Pensions and Annuities.

Box 6—Claim Number and Payee Code

Your RRB claim number is a six or nine digit number preceded by an alphabetic prefix and is the number under which the SSEB portion of tier 1 benefits or special guaranty benefits was paid. Your payee code is the number following your claim number and is used by the RRB to identify you under your claim number. In all your contacts with the RRB, be sure to use the claim number and payee code shown in this box.

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

This is the U.S. social security number (SSN), individual taxpayer identification number (ITIN), or employer identification number (EIN), if known, for the person or estate listed as the recipient.

Box 10—Gross Benefit Paid in 2026

The figure shown in this box is the total amount of benefits paid to you in 2026. It includes any benefits paid in 2026 that were for prior years. It is the amount before any deductions were made for:

- Federal income tax withholding;
- Medicare premiums;
- Legal Process Garnishment payments;
- Overall minimum assignment payments;
- Recovery of an overpayment, including recovery of Railroad Unemployment Insurance Act benefits received while awaiting payment of your railroad retirement annuity; and
- Workers' compensation offset.

The figure in box 10 is the amount after any deductions were made for:

- Social security benefits,
- Age reduction,
- Public service pensions or public disability benefits,
- Dual railroad retirement entitlement under another RRB claim number,
- Work deductions,
- Actuarial adjustment,
- Annuity waiver, and
- Legal Process Partition payments.

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

Example 1. For the period January through March 2026, you received $300 ($100 × 3 months) Railroad Unemployment Insurance. You were eligible for the SSEB portion of tier 1 benefits of $509 a month beginning January 1, 2026, but you didn't receive your first payment until April 2026. The payment you received in April was for the first 3 months of 2026. However, because you received unemployment benefits during the same period, $300 was deducted from your initial benefit payment. Instead of receiving $1,527 ($509 × 3 months), you received $1,227 ($1,527 – $300). For the months of April through November, you were paid your regular monthly SSEB portion of tier 1 benefits of $509. Box 10 of your Form RRB-1042S will show $5,599 ($509 × 11 months) as the gross SSEB portion of tier 1 benefits paid to you in 2026, even though you didn't actually receive that amount. This is because box 10 shows the gross amount of your benefits before any reductions were made for the unemployment benefits paid to you.

Example 2. You received tier 1 benefits of $600 a month for the months of January through June 2026. Your $600 monthly tier 1 benefits consist of an SSEB portion of $250 and an NSSEB portion of $350. Beginning in July 2026, you became entitled to Medicare, and $202.90 a month was deducted from your benefit checks for Medicare premiums. Therefore, the tier 1 payments you received for the rest of the year were $397.10 ($600 – $202.90) a month. Box 10 of your Form RRB-1042S will show the gross SSEB portion of tier 1 benefits of $3,000 ($250 × 12 months) because it's the gross SSEB amount before deductions for your Medicare premiums. Box 17 of your Form RRB-1042S will show your Medicare premiums of $1,217.40 ($202.90 × 6 months) deducted from July through December 2026. The remainder of your tier 1 payments, the NSSEB portion of $4,200 ($350 × 12 months), will be shown on the Form RRB-1099-R that you will receive along with your Form RRB-1042S. The $4,200

is the gross NSSEB amount before deductions for your Medicare premiums. ("The Medicare Premium Total" box shown on your Form RRB-1099-R will be blank because the Medicare total will be shown in box 17 of your Form RRB-1042S.) For more information on Form RRB-1042S, see Pub. 575.

Benefits paid for earlier years. The figure in box 10 includes any lump-sum benefit payment you received in 2026 that is for an earlier year after 1983. See *Lump-Sum Election*, earlier, for information on how to treat the payment.

Box 11—Benefit Repaid to RRB in 2026

The figure shown in this box is the total amount of benefits you repaid to the RRB in 2026, including any benefits you repaid in 2026 for prior years. You may have repaid a benefit by returning a payment, by making a cash refund, or by having an amount withheld from your annuity for overpayment recovery purposes. In addition, an amount may have been withheld from your benefits to recover an overpayment incurred by someone else who is also receiving benefits under your claim number.

The amount in box 11 also includes any SSEB benefits you repaid in 2026 that were for 2026 or for 1 or more years before 2026. All tier 1 repayments for years before 1986 are treated entirely as SSEB benefits.

Example 1. You returned to work for your last railroad employer for the months of June through August 2026. The SSEB portion of your tier 1 benefits was $450 for each of those months. Because you aren't allowed to receive benefits for any month you returned to railroad service, you have to make a repayment to the RRB. You returned the benefit payment for June through August 2026. Box 11 of your Form RRB-1042S will show $1,350 ($450 × 3 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 2. From January through April 2026, you were overpaid $800 in the SSEB portion of tier 1 benefits. From May through August 2026, $200 a month was withheld from your benefit payment to fully recover the $800 overpayment. Box 11 of your Form RRB-1042S will show $800 ($200 × 4 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 3. As a retired railroad employee, you have been receiving a railroad retirement annuity, including an SSEB portion of tier 1 benefits, since 2025. You also became entitled to, and received from the SSA, a social security benefit of $300 a month beginning May 1, 2026. The SSA later authorized the RRB to pay that benefit. In August 2026, the RRB began paying your social security benefit to you and reduced the SSEB portion of your monthly tier 1 benefit by $300. Social security benefits of $900 ($300 × 3 months) covering the period May through July 2026 were kept by the RRB to offset your $900 SSEB overpayment for that same period. Box 11 of your Form RRB-1042S will show $900 as the SSEB portion of tier 1 benefits you repaid to the RRB.

Note: The SSA will provide Form SSA-1099, which will include the $900 in benefits paid by the SSA for the months of May through July 2026.

Box 12—Net Benefit Paid in 2026

The figure shown in this box is the net amount of benefits paid to you in 2026. It is the result of subtracting the amount in box 11 from the amount in box 10. If you received more than one Form RRB-1042S for 2026, you should add the amounts in box 12 of all Forms RRB-1042S to determine your net amount of payments for 2026. Use this amount to determine if any of your benefits are taxable. See *Are Any of Your Benefits Taxable*, earlier.

If parentheses are around the figure in box 12, it means that the figure in box 11 is larger than the figure in box 10. This is a negative figure and means you repaid more money than you received in 2026. For more information, see *Repayments More Than Gross Benefits*, earlier.

Box 13—Federal Tax Withheld

The figure shown in this box is the total amount of U.S. federal income tax withheld from your benefits in 2026 while you were a known or assumed resident for tax purposes of the country shown in box 14. If no taxes were withheld, -0- will be shown in this box. If you received more than one Form RRB-1042S for 2026, add the amounts in box 13 of all Forms RRB-1042S to determine your total amount of U.S. federal income tax withheld from SSEB payments for 2026. Tax is withheld for any month in which you were a nonresident alien (unless you claimed exemption under a tax treaty).

Box 14—Country

The country where you maintain your legal residence is shown in this box. If you maintained legal residence in more than one country during the year, you will receive a separate Form RRB-1042S for each country of legal residence during the year.

Box 15—Tax Rate

The figure shown in this box is the rate at which U.S. federal income tax was withheld from the benefits shown on this Form RRB-1042S. If tax was withheld at more than one rate during the year, you will receive a separate Form RRB-1042S for each rate change during the year. The tax rate for most nonresident aliens is 30%. The figure "0%" or "15%" may appear in this box if you claimed a tax treaty exemption by filing Form RRB-1001 with the RRB. For more information, see *Nonresident aliens*, earlier, under *Are Any of Your Benefits Taxable*.

Box 16—Exemption Code

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

Box 17—Medicare Premium Total

This is the total amount of Part B, Part C, and/or Part D Medicare premiums deducted from your railroad retirement annuity payments shown on your Form RRB-1042S.

See Pub. 519 for more information on nonresident aliens.

Tip: You should contact your nearest RRB field office (if you reside in the United States) or U.S. consulate/embassy (if you reside outside of the United States) for assistance with your RRB tax statement inquiries. If you are in the United States or Canada, you can call the RRB toll free at 877-772-5772. You can also go to the RRB website at *RRB.gov*. If you have any questions about how to figure your taxable payments or what amounts to show on your income tax return, contact the IRS.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to view, download, or print forms, instructions, and publications you may need, go to *IRS.gov* to find resources that can help you right away. Or you can go to *IRS.gov/OrderForms* to place an order.

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

Online account. Go to *IRS.gov/Account* to create an Individual, Business, or Tax Pro Account. Individual and Business Tax Accounts allow you to securely access information about your federal tax account. A Tax Pro Account allows tax professionals to securely request and manage authorizations and access taxpayer information. Depending on the type of account, you can:

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

IRS app. Use the IRS app to securely access selected tax information and routine services from your phone. Learn about the IRS app at *IRS.gov/App*.

Electronic payments and direct deposit. If you have access to U.S. banking services or electronic payment systems, you should use direct deposit for any refunds. If you don't have a bank account, go to *IRS.gov/DirectDeposit* for more information on where to find a bank or credit union that can open an account online. The IRS recommends paying electronically whenever possible. You can pay directly from your bank account or use a debit card, credit card, or digital wallet. Visit *IRS.gov/Payments* to review all available payment options and instructions.

Tax law changes. Legislation affecting federal taxes, credits, and deductions was enacted in P.L. 119-21 on July 4, 2025. Go to *IRS.gov/OBBB* for more information and updates on how this legislation affects your taxes.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Other free options for tax preparation. In addition to the Free File Program, you have other options for preparing and filing your return online or in your local community, if you qualify, including the following.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to *IRS.gov/VITA*, download the free IRS app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to *IRS.gov/TCE* or download the free IRS app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to *MilitaryOneSource* (*MilitaryOneSource.mil/MilTax*).
- **Free File Fillable Forms.** The IRS offers Free File Fillable Forms for you to prepare and e-file your current-year federal tax return at no cost using online IRS forms. This option is for people who are comfortable preparing their own return using IRS forms and instructions, regardless of income.

Using online tools to help prepare your return. Go to *IRS.gov/Tools* for the following.

- The *Earned Income Tax Credit Assistant* (*IRS.gov/EITCAssistant*) determines if you're eligible for the earned income tax credit (EITC).

- The *Online EIN Application* (*IRS.gov/EIN*) helps you get an employer identification number (EIN) at no cost.
- The *Tax Withholding Estimator* (*IRS.gov/W4App*) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. See how your withholding affects your refund, take-home pay, or tax due.
- The *Sales Tax Deduction Calculator* (*IRS.gov/SalesTax*) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).
- Getting answers to your tax questions. On *IRS.gov*, you can get up-to-date information on current events and changes in tax law.
- *IRS.gov/LetUsHelp*: A variety of tools to help you get answers to some of the most common tax questions.
- *IRS.gov/ITA*: The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- *IRS.gov/Forms*: Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

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

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

Caution: Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to *Tips for Choosing a Tax Preparer* on IRS.gov.

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

IRS social media. Go to *IRS.gov/SocialMedia* to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site. The *IRS.gov/DirtyDozen* lists a variety of common scams that taxpayers may encounter anytime, but many of these schemes peak during filing season as people prepare their returns or hire someone to help with their taxes. Don't fall prey.

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

- *Youtube.com/irsvideos*.
- *Youtube.com/irsvideosASL*.

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

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to *IRS.gov/LetUsHelp*.

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

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

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Disasters. Go to *IRS.gov/DisasterRelief* to review the available disaster tax relief.

Mobile-friendly forms. You'll need an IRS Online Account to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for your records. Go to *IRS.gov/MobileFriendlyForms* for more information.

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

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

Get your tax records and transcripts. Go to *IRS.gov/Transcripts* to see how you can access your personal tax records online or by mail, including transcripts of past tax returns, tax account information, wage and income statements, and verification of non-filing letters.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to *IRS.gov/IdentityTheft*, the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are 6-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to *IRS.gov/IPPIN*.

Ways to check on the status of your refund.

- Go to *IRS.gov/Refunds*.
- Go to the IRS app to check your refund status.
- Call the automated refund hotline at 800-829-1954.

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

What if I can't pay now? Go to *IRS.gov/Payments* for more information about your options.

- Go to *IRS.gov/TaxDebtHelp* for information on how to resolve your debt and manage your account.
- Apply for an *online payment agreement* (*IRS.gov/OPA*) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the *Offer in Compromise Pre-Qualifier* to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to *IRS.gov/OIC*.

Filing an amended return. Go to *IRS.gov/1040X* for information and updates.

Checking the status of your amended return. Go to *IRS.gov/WMAR* to track the status of Form 1040-X amended returns.

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

Understanding an IRS notice or letter you've received. Go to *IRS.gov/Notices* to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to *IRS.gov/DUT*.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to *IRS.gov/LetUsHelp* for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to *IRS.gov/TAC* to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS app, click on the "More" tab, and under the Contact Us option, click on "Local IRS offices."

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

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

What Is the Taxpayer Advocate Service?

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

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

How Can TAS Help Me?

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

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

How Do I Contact TAS?

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

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

What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to *www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights* for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

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

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