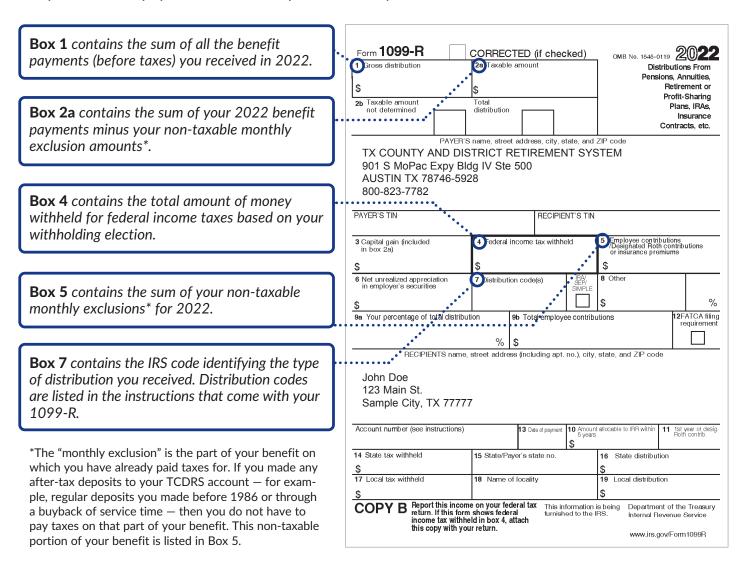
Reading your 1099-R form for 2022

Your IRS 1099-R shows the money paid to you by TCDRS in 2022. You will need it to fill out your 2022 income tax forms. TCDRS will post your 1099-R to your online account and mail you a paper copy by the end of January. If you don't receive your form by mid-February, you can sign into your account and print a copy, or call TCDRS Member Services at 800-823-7782.

If you received payments from multiple accounts, you'll receive a 1099-R for each account.



For more information, visit the IRS at IRS.gov or call 800-829-1040.

CHANGING YOUR WITHHOLDING

You can view and change your withholding at TCDRS.org. After you sign in, click "Edit Withholding" in the "Account Summary" box. Alternatively, you can change your withholding by calling TCDRS Member Services at 800-823-7782.

"Withholding" is any amount that TCDRS takes out of your monthly benefit payments for income tax purposes. You can start, stop or change your federal income tax withholding on your TCDRS benefit payments at any time.

You don't have to withhold money from your benefit payments to pay taxes. If you choose not to withhold federal income tax or don't withhold enough, you may have to pay a penalty to the IRS at tax time. Please consult a tax advisor or the IRS if you need help with your selection.