

Understanding Your 1099-R Form

Your IRS 1099-R form shows the payments you received from TCDRS in 2025. You will need this form when filing your 2025 income taxes. TCDRS will upload your 1099-R to your online account and mail a paper copy by the end of January. If you haven't received your form by mid-February, you can log into your account to print it or contact TCDRS Member Services at 800-823-7782.

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

Box 1 shows the total of all benefit payments you received in 2025 (before taxes) for this account.	<input type="checkbox"/> CORRECTED (if checked)		
Box 2a shows the total amount of your 2025 benefit payments, minus any non-taxable monthly exclusions*.	PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		
Box 4 shows the total amount withheld for federal income taxes based on your withholding preferences.	TX COUNTY AND DISTRICT RETIREMENT SYSTEM 901 S MoPac Expy Bldg IV Ste 500 AUSTIN TX 78746-5928 800-823-7782		
Box 5 shows the total of your non-taxable monthly exclusions* for 2025.	1 Gross distribution \$ 12,000 2a Taxable amount \$ 11,760	OMB No. 1545-0119	2025
	2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
	3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$ 1,400	Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.
	5 Employee contributions/ Designated Roth contributions or insurance premiums \$ 240	6 Net unrealized appreciation in employer's securities \$	
	7 Distribution code(s) 7 <input type="checkbox"/> IRA/ SEP/ SIMPLE <input type="checkbox"/>	8 Other \$ %	
	9a Your percentage of total distribution %	9b Total employee contributions \$	
	10 Amount allocable to IRA within 5 years \$	11 1st year of design. Roth contrib.	14 State tax withheld \$
		12 FATCA filing requirement <input type="checkbox"/>	15 State/Payer's state no. \$
	Account number (see instructions)	13 Date of payment	16 State distribution \$
			17 Local tax withheld \$
			18 Name of locality \$
			19 Local distribution \$

Form 1099-R www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service

*The "monthly exclusion" is the portion of your benefit that has already been taxed. If you made after-tax deposits to your TCDRS account (for example, deposits made before 1986 or through a service time buyback), you don't need to pay taxes on that portion. This non-taxable amount is listed in Box 5.

For more details, visit the IRS at [IRS.gov](https://irs.gov) or call 800-829-1040.

CHANGING YOUR WITHHOLDING

You can view and update your withholding online at TCDRS.org. After signing in, click on "Edit Withholding" in the "Account Summary" section. You can also change your withholding by calling TCDRS Member Services at 800-823-7782.

What is withholding?

Withholding is the amount TCDRS takes out of your monthly benefit payments for federal income taxes. You can start, stop or change your withholding at any time.

You are not required to have federal income tax withheld from your benefit payments. However, if you choose not to withhold or don't withhold enough, you may owe additional taxes and face a penalty when you file your tax return with the IRS. We recommend consulting a tax advisor or the IRS for assistance with your withholding decisions.