



# REFUNDING YOUR SERS ACCOUNT

Read this information and contact SERS if you have questions about your eligibility to receive a refund or about the effects of taking a refund



## ELIGIBILITY

- You can refund your SERS accumulated contributions if you have terminated your SERS-covered position, and at least three months have passed since your last date of service.
- If you apply for a refund and return to work in a SERS-covered position within that three-month period, your refund application will be cancelled.



## PROCESSING TIME

By law, SERS cannot issue your payment before three months have elapsed from the date of your last SERS-covered service.

If SERS receives your refund application after three months have passed, SERS will process your refund within four weeks.



## SPOUSAL CONSENT

- If you are eligible to retire when your application is received by SERS, your spouse must sign a consent form in the presence of a notary public or SERS counselor.
- If your spouse does not consent, SERS cannot refund your account.



## OTHER SYSTEM SERVICE

If you have service credit with the State Teachers Retirement System of Ohio (STRS) or Ohio Public Employees Retirement System (OPERS), contact STRS or OPERS to discuss how this will affect your eligibility for future benefits under those systems (see Section B of the application).



## DIRECT DEPOSIT

A direct deposit form is enclosed with this application. SERS requires direct deposit for all payments.



## EMPLOYER CERTIFICATION

- If you have worked in a SERS-covered position during the last six months, SERS requires certification of your employment from your school employer. Your application cannot be processed until this certification has been received. SERS will contact your employer to obtain the certification.
- If you have SERS-covered positions with more than one school employer during the last six months, a separate certification for each employer is required



## TAXES

- If the total amount of the refund includes a taxable portion, SERS is required to withhold 20% of the taxable amount as federal income tax withholding.
- You may be able to defer federal taxation by making an eligible rollover. You should read the enclosed Special Tax Notice before making a decision on how you wish to direct your refund payment.
- Under federal tax law, neither a payment nor a direct rollover can be made by SERS until at least 30 days after you receive the Special Tax Notice. After receiving this notice, you have at least 30 days to consider whether or not to have your refund directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the 30-day period by signing and returning your application and indicating whether or not you wish to make a direct rollover. Your refund will then be processed in accordance with your election and Ohio law.



## THINGS TO CONSIDER

- If you withdraw your SERS account, your SERS membership and all service credit earned under your SERS-covered position will be cancelled, as well as any rights to SERS' retirement, disability, and survivor protections.
- If you would like to receive an estimate of your service, disability, or survivor benefit, please contact our office or create an online account on our secure website at [www.ohsers.org](http://www.ohsers.org).
- You cannot take a partial refund or borrow from your account. Your SERS accumulated contributions are paid out in full upon refunding.
- If you want to rollover all or a portion of your refund to an IRA or eligible retirement plan, please complete the Direct Rollover Distribution form **in addition to the Member Refund Application**. To rollover these funds, the retirement plan must be a tax-exempt plan as permitted under federal tax law.
- No interest is paid on a refund and you receive no part of the employer's contributions.



# SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO

300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746

614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

## MEMBER REFUND APPLICATION

### A. PERSONAL INFORMATION

Social Security Number:    -   -

Name: \_\_\_\_\_  
FIRST MIDDLE (MAIDEN) LAST

Date of Birth: \_\_\_\_\_ Email Address: \_\_\_\_\_  
MONTH/DAY/YEAR

Mailing Address: \_\_\_\_\_  
STREET OR ROUTE NUMBER OR P.O. BOX

\_\_\_\_\_  
CITY STATE ZIP

Daytime telephone number: ( \_\_\_\_\_ ) \_\_\_\_\_  
AREA CODE

Marital Status:  Single  Married  Divorced  Widowed

If married, please provide your spouse's name: \_\_\_\_\_

Are you a U.S. citizen?  Yes  No

### B. SERS SERVICE

The date of my last SERS-covered service with \_\_\_\_\_ is/was \_\_\_\_\_  
SCHOOL DISTRICT OR INSTITUTION MONTH/DAY/YEAR

Was your last service with this employer in a position that provides police protection, firefighting services, or emergency medical services?  Yes  No

### C. OTHER SYSTEM SERVICE

When you refund your account with SERS, you **will not** have the option to combine this refunded service credit with any service earned under State Teachers Retirement System of Ohio (STRS) or Ohio Public Employees Retirement System (OPERS). **You should contact OPERS or STRS to discuss how this will affect your eligibility for retirement.**

If your current STRS or OPERS employer is the same one you worked for in your last SERS-covered position, you cannot refund your SERS account.

Are you currently working for a STRS or OPERS employer that is the same employer you worked for in your last SERS-covered position?  Yes  No

**D. ROLLOVER REQUEST**

SERS is required to withhold 20% of the taxable amount of the refund as federal income tax withholding. You may be able to continue to defer federal taxation by making an eligible rollover.

If you want to rollover all or a portion of your refund to an IRA or eligible retirement plan, you and your financial institution must complete the enclosed Direct Rollover Distribution form. Carefully review the enclosed Special Tax Notice to understand this option which may allow you to continue to defer taxes on your payment.

If you choose to rollover your refund, SERS must receive valid rollover instructions within 30 days of receiving this refund application or the refund will be issued directly to you and 20% of the taxable amount will be withheld.

Are you rolling over all or a portion of your refund?  Yes  No  
If yes, you must also complete the enclosed Direct Rollover Distribution form.

**E. ACKNOWLEDGEMENT (REQUIRED – YOU MUST SIGN THIS APPLICATION)**

If the amount of your refund **exceeds \$200**, you must sign this section in the presence of a Notary Public or a SERS counselor. If your refund is less than \$200, you still must sign this section.

I certify that:

1. I am applying for a refund of my accumulated contributions with SERS;
2. The information that I have supplied in this application is accurate and true;
3. I have terminated my school service and am not on a leave of absence;
4. I understand that a refund will **cancel my SERS membership and the rights to SERS retirement, disability, and survivor benefits** ;
5. I am not currently employed in a STRS or OPERS-covered position with the same employer as my last SERS-covered employer; and
6. I have received and reviewed the Special Tax Notice and understand that I have 30 days to consider my decision to request a direct rollover of my SERS account, and by signing this application I am affirmatively waiving this 30-day period.

**Being duly sworn, I, the undersigned, state that the information provided in this application is complete and true to the best of my knowledge and belief.**

Member signature: \_\_\_\_\_  
DO NOT PRINT



**NOTARIZATION FOR MEMBER SIGNATURE (REQUIRED IF REFUND EXCEEDS \$200)**

State of: \_\_\_\_\_

County of: \_\_\_\_\_

Sworn and subscribed to me by \_\_\_\_\_ this \_\_\_\_\_ day  
Member's Printed Name

of \_\_\_\_\_, 20 \_\_\_\_\_

Notary Public: \_\_\_\_\_

My commission expires: \_\_\_\_\_



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## DIRECT DEPOSIT FORM

Recipient's Name: \_\_\_\_\_ Last 4 digits of Social Security Number: \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Phone Number \_\_\_\_\_

Direct deposit is mandatory for all payments. Please select either a checking or savings account for your SERS payment to be deposited. Your name must be listed as an owner on the selected account.

**I wish for my SERS payment to be deposited to the following account:**

- CHECKING**
- SAVINGS**

Name of Financial Institution: \_\_\_\_\_

You must attach either a **voided check or letter from your bank for a checking account or a letter from your bank for a savings account\***, which is pre-printed with:

- Your name, listed as an owner of the account
- Your address
- Routing and account numbers

**\*SERS cannot accept a voided check for a savings account.**

If you are receiving payments from more than one SERS account, please select all accounts to be updated. If none are selected, **all** accounts will be updated.

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Service Retirement | <input type="checkbox"/> Disability Benefit | <input type="checkbox"/> Survivor Benefit |
| <input type="checkbox"/> Reemployed Annuity | <input type="checkbox"/> Alternate Payee    | <input type="checkbox"/> One Time Payment |

I, the undersigned, authorize SERS to transmit my payments to the above-named financial institution; recover directly from the financial institution any payments electronically deposited to my financial institution to which I am not entitled; and authorize and direct my financial institution on my behalf or on behalf of my estate to refund such benefit overpayments to SERS, and charge it accordingly to my account. I also authorize my financial institution to provide SERS with account information to assist in recovery of such benefit overpayments, including information about any joint account holders and account transactions occurring after my death. I attest that I am an owner of the account.

\_\_\_\_\_  
**RECIPIENT'S SIGNATURE\* (DO NOT PRINT)**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**RECIPIENT'S PHONE NUMBER**

\*If this form is signed by a power of attorney (POA) or guardian, the POA or guardianship documents must be on file with SERS. A POA should sign as follows: *Your name, POA for Recipient's Name.*

**FOR DEPOSIT TO A CHECKING ACCOUNT**

Tape a voided check here.

SERS does not accept temporary checks or deposit slips.



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## DIRECT ROLLOVER DISTRIBUTION

If you wish to rollover all or a portion of your lump sum payment to an IRA or eligible retirement plan, complete this form. If you do not want to rollover any funds, do not complete this form. Carefully review the enclosed Special Tax Notice to understand this option. Any amounts not rolled over will be sent to you.

Complete Sections A & B. Your financial institution **must complete Section C**. If this information is not completed, payment will be mailed to you and 20% of the taxable amount will be withheld.

### A. PERSONAL INFORMATION

Name: \_\_\_\_\_ Last 4 digits of Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_  
MONTH/DAY/YEAR

Address: \_\_\_\_\_  
STREET OR ROUTE NUMBER OR P.O. BOX

\_\_\_\_\_ CITY STATE ZIP

Daytime telephone number: (\_\_\_\_\_) \_\_\_\_\_  
AREA CODE

### B. ROLLOVER REQUEST

I request that SERS rollover all or a portion of my lump sum payment to an IRA or eligible retirement plan. I understand that Section C must be completed by my financial institution, or 20% of the taxable amount will be withheld.

| Option 1  | Option 2  |
|---|---|
| <input type="checkbox"/> I want to rollover a portion of my lump sum payment with the remainder paid to me.<br><br>Amount of the lump sum payment to be rolled over: \$ _____<br><br>Additional Instructions for rollover: _____<br>_____ | <input type="checkbox"/> I want to rollover the entire amount of my lump sum payment to an IRA or eligible retirement plan. |

I fully understand that I am responsible for providing SERS the correct information for a direct rollover and that the plan designated below is eligible to receive a direct rollover. I understand that if the financial institution named in Section C will NOT accept a direct rollover, SERS will make the payment to me and 20% of the taxable amount will be withheld.

I also understand that the rollover check will be made payable to the trustee of the account and not to me.

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
DO NOT PRINT

### C. FINANCIAL INSTITUTION INFORMATION

**This section must be completed by the plan that is accepting the eligible rollover distribution.**

Financial Institution name: \_\_\_\_\_

Financial Institution street address: \_\_\_\_\_

Financial Institution city, state, zip code: \_\_\_\_\_

Financial Institution contact name and title: \_\_\_\_\_

Financial Institution contact telephone number: \_\_\_\_\_

Account number: \_\_\_\_\_

Provide "Check Payable To" name and address if different from above:

\_\_\_\_\_  
\_\_\_\_\_

I certify that the account identified above is eligible to receive a direct rollover as a:

- Traditional IRA
- Roth IRA
- Eligible Employer Plan (401(a), 401(k), 403(b), 457(b))

Check this box only if this financial institution cannot accept after-tax funds:

I understand that SERS is a 401(a) qualified plan. I confirm that this financial institution will accept a direct rollover from SERS, is eligible to receive these funds, and that I am authorized to act on behalf of the financial institution named above.

Signature of Financial Institution Representative: \_\_\_\_\_  
DO NOT PRINT OR TYPE NAME

Date: \_\_\_\_\_

Please return this form to SERS by mail at 300 E. Broad St., Suite 100, Columbus, OH 43215.





# **SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**

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## **SPECIAL TAX NOTICE**

### **YOUR ROLLOVER OPTIONS REGARDING YOUR SERS LUMP SUM PAYMENT**

You are receiving this notice because all or a portion of a payment you are receiving from SERS is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

Rollover rules that apply to most payments from SERS are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

### **GENERAL INFORMATION ABOUT ROLLOVERS**

#### **How can a rollover affect my taxes?**

You will be taxed on a payment from SERS if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½, or if an exception applies.

#### **What types of retirement accounts and plans may accept my rollover?**

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan. Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

#### **How do I do a rollover?**

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

**If you do a direct rollover**, SERS will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

**If you do not do a direct rollover**, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, SERS is required to withhold 20% of the payment for federal income taxes. This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½, unless an exception applies.

#### **How much may I roll over?**

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from SERS is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary);
- Required minimum distributions after age 72, or after death; and
- Corrective distributions of contributions that exceed tax law limitations.

SERS will tell you what portion of a payment is eligible for rollover.

#### **If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?**

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from SERS, including amounts withheld for income tax, that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from SERS:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary);
- Payments made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation;
- Payments after your death;
- Corrective distributions of contributions that exceed tax law limitations;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a division of property order (DOPO); and
- Payments for certain distributions relating to certain federally declared disasters.

There are other circumstances when the 10% additional income tax may not apply. You should consult a professional tax advisor or the IRS for additional information.

#### **If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?**

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply.
- The exception for division of property orders does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

#### **Will I owe state income taxes?**

This notice does not describe any state or local income tax rules, including withholding rules.

### **SPECIAL RULES AND OPTIONS**

#### **If your payment includes after-tax contributions**

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment, so you cannot take a payment of only after-tax contributions.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the total amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from SERS and a portion is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions. In this case, if you directly roll over \$10,000 to an IRA that is not a Roth IRA, no amount is taxable because the \$2,000 amount not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over

last. For example, assume you are receiving a complete distribution of your benefit which totals \$12,000, of which \$2,000 is after-tax contributions. In this case, if you roll over \$10,000 to an IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover, and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan. You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

#### **If you miss the 60-day rollover deadline**

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, *Individual Retirement Arrangements (IRAs)*.

#### **If you were born on or before January 1, 1936**

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

#### **If you roll over your payment to a Roth IRA**

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over, reduced by any after-tax amounts, will be taxed. However, the 10% additional income tax on early distributions will not apply, unless you take the amount rolled over out of the Roth IRA within five years, counting from Jan. 1 of the year of the rollover.

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed, including earnings after the rollover. A qualified distribution from a Roth IRA is a payment made after you are age 59½, or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000, and after you have had a Roth IRA for at least five years. In applying this five-year rule, you count from Jan. 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)* and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

#### **If you are not a Plan participant**

##### Payments after death of the participant

If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner as described above. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

#### **If you are a surviving spouse**

If you receive a payment from SERS as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 72.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early

distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from SERS, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 72.

#### **If you are a surviving beneficiary other than a spouse**

If you receive a payment from SERS because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You must receive required minimum distributions from the inherited IRA.

#### **Payments under a division of property order**

If you are the spouse or former spouse of the participant who receives a payment from SERS under a division of property order (DOPO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the DOPO will not be subject to the 10% additional income tax on early distributions.

#### **If you are a nonresident alien**

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, SERS is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe, which may happen if you do a 60-day rollover, you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

#### **Other special rules**

If your payments for the year are less than \$200, SERS is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you can do a 60-day rollover.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at [www.irs.gov](http://www.irs.gov).

#### **FOR MORE INFORMATION**

You may wish to consult with a professional tax advisor before taking a payment from SERS. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, *Pension and Annuity Income*; IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*; and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*. These publications are available from a local IRS office, on the web at [www.irs.gov](http://www.irs.gov), or by calling 1-800-TAX-FORM.