

**Guide to Information Returns (If any date shown falls on a Saturday, Sunday, or legal holiday, the due date is the next business day.)**

Form	Title	What To Report	Amounts To Report	Due Date	
				To IRS	To Recipient (unless indicated otherwise)
1042-S	Foreign Person's U.S. Source Income Subject to Withholding	Income such as interest, dividends, royalties, pensions and annuities, etc., and amounts withheld under Chapter 3. Also, distributions of effectively connected income by publicly traded partnerships or nominees.	See form instructions	March 15	March 15
1097-BTC	Bond Tax Credit	Tax credit bond credits to shareholders.	All amounts	February 28*	On or before the 15th day of the 2nd calendar month after the close of the calendar month in which the credit is allowed
1098	Mortgage Interest Statement	Mortgage interest (including points) and certain mortgage insurance premiums you received in the course of your trade or business from individuals and reimbursements of overpaid interest.	\$600 or more	February 28*	(To Payer/Borrower) January 31
1098-C	Contributions of Motor Vehicles, Boats, and Airplanes	Information regarding a donated motor vehicle, boat, or airplane.	Gross proceeds of more than \$500	February 28*	(To Donor) 30 days from date of sale or contribution
1098-E	Student Loan Interest Statement	Student loan interest received in the course of your trade or business.	\$600 or more	February 28*	January 31
1098-MA	Mortgage Assistance Payments	Assistance payments paid to homeowners from funds allocated from the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HFA Hardest Hit Fund) or the Emergency Homeowners' Loan Program.	All amounts	February 28	January 31
1098-Q	Qualifying Longevity Annuity Contract Information	Status of a contract that is intended to be a qualifying longevity annuity contract (QLAC), defined in section A-17 of 1.401(a)(9)-6, that is purchased or held under any plan, annuity, or account described in section 401(a), 403(a), 403(b), or 408 (other than a Roth IRA) or eligible governmental plan under section 457(b).	All amounts	February 28	January 31
1098-T	Tuition Statement	Qualified tuition and related expenses, reimbursements or refunds, and scholarships or grants (optional).	See instructions	February 28*	January 31
1099-A	Acquisition or Abandonment of Secured Property	Information about the acquisition or abandonment of property that is security for a debt for which you are the lender.	All amounts	February 28*	(To Borrower) January 31
1099-B	Proceeds From Broker and Barter Exchange Transactions	Sales or redemptions of securities, futures transactions, commodities, and barter exchange transactions (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)).	All amounts	February 28*	February 15**
1099-C	Cancellation of Debt	Cancellation of a debt owed to a financial institution, the Federal Government, a credit union, RTC, FDIC, NCUA, a military department, the U.S. Postal Service, the Postal Rate Commission, or any organization having a significant trade or business of lending money.	\$600 or more	February 28*	January 31
1099-CAP	Changes in Corporate Control and Capital Structure	Information about cash, stock, or other property from an acquisition of control or the substantial change in capital structure of a corporation.	Over \$1,000	February 28*	(To Shareholders) January 31, (To Clearing Organization) January 5
1099-DIV	Dividends and Distributions	Distributions, such as dividends, capital gain distributions, or nontaxable distributions, that were paid on stock and liquidation distributions (including distributions reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)).	\$10 or more, except \$600 or more for liquidations	February 28*	January 31**
1099-G	Certain Government Payments	Unemployment compensation, state and local income tax refunds, agricultural payments, and taxable grants.	\$10 or more for refunds and unemployment	February 28*	January 31
1099-H	Health Coverage Tax Credit (HCTC) Advance Payments	Health insurance premiums paid on behalf of certain individuals.	All amounts	February 28*	January 31
1099-INT	Interest Income	Interest income (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)); market discount subject to an election under section 1278(b).	\$10 or more (\$600 or more in some cases)	February 28*	January 31**

\*The due date is March 31 if filed electronically.

\*\*The due date is March 15 for reporting by trustees and middlemen of WHFITs.

## Guide to Information Returns (Continued)

Form	Title	What To Report	Amounts To Report	Due Date	
				To IRS	To Recipient (unless indicated otherwise)
1099-K	Payment Card and Third Party Network Transactions	Payment card transactions.	All amounts	February 28*	January 31
		Third party network transactions.	\$20,000 or more <b>and</b> 200 or more transactions		
1099-LS	Reportable Life Insurance Sale	Proceeds from a reportable life insurance sale.	All amounts	February 28*	January 31
1099-LTC	Long-Term Care and Accelerated Death Benefits	Payments under a long-term care insurance contract and accelerated death benefits paid under a life insurance contract or by a viatical settlement provider.	All amounts	February 28*	January 31
1099-MISC	Miscellaneous Income  (Also, use to report direct sales of \$5,000 or more of consumer goods for resale.)	Rent or royalty payments; prizes and awards that are not for services, such as winnings on TV or radio shows (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)).	\$600 or more, except \$10 or more for royalties	February 28* <b>Note:</b> If any payments for nonemployee compensation are reported in box 7, the due date is January 31 for both paper and electronic returns.	January 31**
		Payments to crew members by owners or operators of fishing boats including payments of proceeds from sale of catch.	All amounts		
		Section 409A income from nonqualified deferred compensation plans (NQDCs).	All amounts		
		Payments to a physician, physicians' corporation, or other supplier of health and medical services. Issued mainly by medical assistance programs or health and accident insurance plans.	\$600 or more		
		Payments for services performed for a trade or business by people not treated as its employees (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)). Examples: fees to subcontractors or directors and golden parachute payments.	\$600 or more		
		Fish purchases paid in cash for resale.	\$600 or more		
		Crop insurance proceeds.	\$600 or more		
		Substitute dividends and tax-exempt interest payments reportable by brokers.	\$10 or more		February 15**
		Gross proceeds paid to attorneys.	\$600 or more		February 15**
	A U.S. account for chapter 4 purposes to which you made no payments during the year that are reportable on any applicable Form 1099 (or a U.S. account to which you made payments during the year that do not reach the applicable reporting threshold for any applicable Form 1099) reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A).	All amounts (including \$0)	January 31**		
1099-OID	Original Issue Discount	Original issue discount (including amounts reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(A) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)); market discount subject to an election under section 1278 (b).	\$10 or more	February 28*	January 31**
1099-PATR	Taxable Distributions Received From Cooperatives	Distributions from cooperatives passed through to their patrons including any domestic production activities deduction and certain pass-through credits.	\$10 or more	February 28*	January 31
1099-Q	Payments From Qualified Education Programs (Under Sections 529 and 530)	Earnings from qualified tuition programs and Coverdell ESAs.	All amounts	February 28*	January 31
1099-QA	Distributions from ABLE Accounts	Distributions from ABLE accounts.	All amounts	February 28	January 31
1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	Distributions from retirement or profit-sharing plans, any IRA, insurance contracts, and IRA recharacterizations (including payments reported pursuant to an election described in Regulations section 1.1471-4(d)(5)(i)(B) or reported as described in Regulations section 1.1471-4(d)(2)(iii)(A)).	\$10 or more	February 28*	January 31

\*The due date is March 31 if filed electronically.

\*\*The due date is March 15 for reporting by trustees and middlemen of WHFITs.

## Guide to Information Returns (Continued)

Form	Title	What To Report	Amounts To Report	Due Date	
				To IRS	To Recipient (unless indicated otherwise)
1099-S	Proceeds From Real Estate Transactions	Gross proceeds from the sale or exchange of real estate and certain royalty payments.	Generally, \$600 or more	February 28*	February 15
1099-SA	Distributions From an HSA, Archer MSA, or Medicare Advantage MSA	Distributions from an HSA, Archer MSA, or Medicare Advantage MSA.	All amounts	February 28*	January 31
1099-SB	Seller's Investment in Life Insurance Contract	Seller's investment in a life insurance contract as determined by the issuer.	All amounts	February 28*	January 31
3921	Exercise of an Incentive Stock Option Under Section 422(b)	Transfer of stock pursuant to the exercise of an incentive stock option under section 422(b).	All amounts	February 28*	January 31
3922	Transfer of Stock Acquired Through an Employee Stock Purchase Plan Under Section 423(c)	Transfer of stock acquired through an employee stock purchase plan under section 423(c).	All amounts	February 28*	January 31
5498	IRA Contribution Information	Contributions (including rollover contributions) to any individual retirement arrangement (IRA), including a SEP, SIMPLE, and Roth IRA; Roth conversions; IRA recharacterizations; and the fair market value (FMV) of the account.	All amounts	May 31	(To Participant) For FMV/RMD, Jan 31; For contributions, May 31
5498-ESA	Coverdell ESA Contribution Information	Contributions (including rollover contributions) to a Coverdell ESA.	All amounts	May 31	April 30
5498-QA	ABLE Account Contributions Information	Contributions (including rollover contributions) to an ABLE account.	All amounts	May 31	March 15
5498-SA	HSA, Archer MSA, or Medicare Advantage MSA Information	Contributions to an HSA (including transfers and rollovers) or Archer MSA and the FMV of an HSA, Archer MSA, or Medicare Advantage MSA.	All amounts	May 31	(To Participant) May 31
W-2G	Certain Gambling Winnings	Gambling winnings from horse racing, dog racing, jai alai, lotteries, keno, bingo, slot machines, sweepstakes, wagering pools, poker tournaments, etc.	Generally, \$600 or more; \$1,200 or more from bingo or slot machines; \$1,500 or more from keno	February 28*	January 31

\*The due date is March 31 if filed electronically.

## Types of Payments

Below is an alphabetic list of some payments and the forms to file and report them on. However, it is not a complete list of all payments, and the absence of a payment from the list does not indicate that the payment is not reportable. For instructions on a specific type of payment, see the separate instructions in the form(s) listed.

Type of Payment Report on Form	Type of Payment Report on Form	Type of Payment Report on Form	
ABLE accounts:			
Contributions . . . . .	5498-QA	Mortgage interest . . . . .	1098
Distributions . . . . .	1099-QA	Moving expense . . . . .	W-2
Abandonment . . . . .	1099-A	Nonemployee compensation . . . . .	1099-MISC
Accelerated death benefits . . . . .	1099-LTC	Nonqualified deferred compensation:	
Acquisition of control . . . . .	1099-CAP	Beneficiary . . . . .	1099-R
Agriculture payments . . . . .	1099-G	Employee . . . . .	W-2
Allocated tips . . . . .	W-2	Nonemployee . . . . .	1099-MISC
Alternate TAA payments . . . . .	1099-G	Original issue discount (OID) . . . . .	1099-OID
Annuities . . . . .	1099-R	Tax-exempt OID . . . . .	1099-OID
Archer MSAs:		Patronage dividends . . . . .	1099-PATR
Contributions . . . . .	5498-SA	Payment card transactions . . . . .	1099-K
Distributions . . . . .	1099-SA	Pensions . . . . .	1099-R
Attorney, fees and gross		Points . . . . .	1098
proceeds . . . . .	1099-MISC	Prizes, employee . . . . .	W-2
Auto reimbursements, employee . . . . .	W-2	Prizes, nonemployee . . . . .	1099-MISC
Auto reimbursements,		Profit-sharing plan . . . . .	1099-R
nonemployee . . . . .	1099-MISC	Punitive damages . . . . .	1099-MISC
Awards, employee . . . . .	W-2	Qualified longevity annuity	
Awards, nonemployee . . . . .	1099-MISC	contract . . . . .	1098-Q
Barter exchange income . . . . .	1099-B	Qualified plan distributions . . . . .	1099-R
Bond tax credit . . . . .	1097-BTC	Qualified tuition program	
Bonuses, employee . . . . .	W-2	payments . . . . .	1099-Q
Bonuses, nonemployee . . . . .	1099-MISC	Real estate transactions . . . . .	1099-S
Broker transactions . . . . .	1099-B	Recharacterized IRA . . . . .	1099-R,
Cancellation of debt . . . . .	1099-C	contributions . . . . .	5498
Capital gain distributions . . . . .	1099-DIV	Refund, state and local tax . . . . .	1099-G
Car expense, employee . . . . .	W-2	Rents . . . . .	1099-MISC
Car expense, nonemployee . . . . .	1099-MISC	Reportable policy sale . . . . .	1099-LS
Changes in capital structure . . . . .	1099-CAP	Retirement . . . . .	1099-R
Charitable gift annuities . . . . .	1099-R	Roth conversion IRA	
Commissions, employee . . . . .	W-2	contributions . . . . .	5498
Commissions, nonemployee . . . . .	1099-MISC	Roth conversion IRA	
Commodities transactions . . . . .	1099-B	distributions . . . . .	1099-R
Compensation, employee . . . . .	W-2	Roth IRA contributions . . . . .	5498
Compensation, nonemployee . . . . .	1099-MISC	Roth IRA distributions . . . . .	1099-R
Contributions of motor vehicles, boats,		Royalties . . . . .	1099-MISC,
and airplanes . . . . .	1098-C		1099-S
Cost of current life insurance		Timber, pay-as-cut contract . . . . .	1099-S
protection . . . . .	1099-R	Sales:	
Coverdell ESA contributions . . . . .	5498-ESA	Real estate . . . . .	1099-S
Coverdell ESA distributions . . . . .	1099-Q	Securities . . . . .	1099-B
Crop insurance proceeds . . . . .	1099-MISC	Section 1035 exchange . . . . .	1099-R
Damages . . . . .	1099-MISC	Seller's investment in life insurance	
Death benefits . . . . .	1099-R	contract . . . . .	1099-SB
		SEP contributions . . . . .	W-2, 5498
		SEP distributions . . . . .	1099-R
		Severance pay . . . . .	W-2
		Sick pay . . . . .	W-2
		SIMPLE contributions . . . . .	W-2, 5498
		SIMPLE distributions . . . . .	1099-R
		Student loan interest . . . . .	1098-E
		Substitute payments in lieu of dividends	
		or tax-exempt interest . . . . .	1099-MISC
		Supplemental unemployment . . . . .	W-2
		Tax refunds, state and local . . . . .	1099-G
		Third party network transactions . . . . .	1099-K
		Tips . . . . .	W-2
		Traditional IRA contributions . . . . .	5498
		Traditional IRA distributions . . . . .	1099-R
		Transfer of stock acquired through an	
		employee stock purchase plan under	
		section 423(c) . . . . .	3922
		Tuition . . . . .	1098-T
		Unemployment benefits . . . . .	1099-G
		Vacation allowance, employee . . . . .	W-2
		Vacation allowance,	
		nonemployee . . . . .	1099-MISC
		Wages . . . . .	W-2