

Form 1099-R Codes 2022

Box 7. The following codes identify the distribution received. For more information on these distributions, see the instructions for Form 1099-R. Also, see instructions for Forms 5329 and 8606.

- 1** – Early distribution, no known exception (in most cases, under age 59½).
- 2** – Early distribution, exception applies (under age 59½).
- 3** – Disability.
- 4** – Death.
- 5** – Prohibited transaction.
- 6** – Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).
- 7** – Normal distribution.
- 8** – Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2022.
- 9** – Cost of current life insurance protection.
- A** – May be eligible for 10-year tax option (see Form 4972).
- B** – Designated Roth account distribution.
Note: If Code B is in box 7 and an amount is reported in box 11, see the instructions for Form 5329.
- C** – Reportable death benefits under IRC section 6050Y.
- D** – Annuity payments from nonqualified annuities and distributions from life insurance contracts that may be subject to tax under IRC section 1411.
- E** – Distributions under Employee Plans Compliance Resolution System (EPCRS).
- F** – Charitable gift annuity.
- G** – Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.
- H** – Direct rollover of a designated Roth account distribution to a Roth IRA.
- J** – Early distribution from a Roth IRA, no known exception (in most cases, under age 59½).
- K** – Distribution of traditional IRA assets not having a readily available fair market value (FMV).
- L** – Loans treated as distributions.
- M** – Qualified plan loan offset.
- N** – Recharacterized IRA contribution made for 2022 and recharacterized in 2022.
- P** – Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2021.
- Q** – Qualified distribution from a Roth IRA.
- R** – Recharacterized IRA contribution made for 2021 and recharacterized in 2022.
- S** – Early distribution from a SIMPLE IRA in first two years, no known exception (under age 59½).
- T** – Roth IRA distribution, exception applies.
- U** – Dividend distribution from an ESOP under IRC section 404(k). **Note:** This distribution is not eligible for rollover.
- W** – Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements. If the IRA/SEP/SIMPLE box is checked, a traditional IRA, SEP, or SIMPLE distribution was received.