

Frequently Asked Questions

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1. Why did the tax on my annuity change?

Tax tables are set into law by the United States Congress and administered by the IRS. Each year, the new tables are posted on the IRS website in IRS Publication 15 and Notice 1036. We are required by law to update your Federal income tax withholding based on the new monthly periodic tax tables and formulas. OPM withholds the required federal taxes according to your marital status and exemptions (dependents) elected. You can change your tax withholding amount at any time. It is a good idea to check the amount of your Federal and State tax withholding each year.

[Select this link to view the IRS Publication 15.](#) If you are looking at the specific tax tables you want to search for the Single or Married 'Monthly Payroll Period tables'

REMEMBER: It is up to YOU to monitor the taxation of your annuity.

2. How do I get a corrected 1099R?

We can correct or amend your 1099R. OPM does not forward corrections or amendments to the Internal Revenue Service. The corrected or amended form will be mailed to you at the mailing address we have on file. It is your responsibility to forward the corrected or amended 1099R to the Internal Revenue Service with your amended tax return.

3. 1099R Taxable amount is listed as 'Unknown'. What does that mean?

If your 1099R Statement Box 2.a for the Taxable Amount is marked as 'Unknown'; this means that OPM did not calculate the tax-free portion of your annuity. Some of the most common reasons for not calculating the tax-free portion of your annuity:

- Your case is a Disability Retirement
- You retired prior to November 19, 1996
- You have Voluntary Contributions
- Apportionment was paid to your former spouse(s)
- Your case has not been finalized and you are in Interim pay status
- You have Survivor benefits payable and/or

- Your case is an Office of Workers Compensation case.

OPM **CAN NOT** provide tax advice. Please contact the Internal Revenue Service toll free at 1-800-829-1040 to speak with an agent who will provide free tax advice.

4. I am a retiree and I want a refund of my Federal or state tax withholdings?

OPM can refund Federal and/or state income tax withholding **ONLY for the current year**. To request a refund, you can email us at retire@opm.gov or call us at 1-888-767-6738. Remember to provide your CSA/CSF claim number or full SSN. We can issue a refund of the monies withheld in the current year ONLY. If you want a partial reimbursement, let us know the exact amount (no percentage) AND provide the exact period (for example: 5/10/2011 to 12/31/2011). Normally, the refund is issued as a separate payment.

We **cannot** refund tax withholding for previous tax years.

To request a refund of your withholdings for **previous tax years**, please contact the IRS at 1-800-829-1040 for Federal tax withholding refund and your State Revenue Office for state tax withholding refund. If we are not currently withholding State tax, you must call your State Revenue Office for a refund. [Find your State Revenue Office here](#).

5. Why doesn't OPM issue 1099R statements the first week of January, like the private sector does?

The 1099Rs for 2011 will be mailed during the last week of January. We are required by law to make the 1099R available to over 1.9 million annuitants, survivor annuitants, heirs and assignees of deceased annuitants by January 31st of each year. We also upload these 1099Rs to our Services Online website.

Go to [Services Online](#) to verify your mailing address.

6. How do I calculate the tax-free portion of my annuity?

[Select this link to use our online tool to calculate the tax free portion of your annuity](#)
[Read about how the tax-free part of your annuity is determined.](#)

7. I retired on disability. How do I calculate the tax-free portion of my annuity?

[Select this link to use our online tool to calculate the tax free portion of your annuity](#)
[Read about how the tax-free part of your annuity is determined.](#)

8. How is my annuity taxed if I pay a court-ordered apportionment to a former spouse?

You are taxed on your gross annuity according to your most current W4-P tax marital status election on file. You can change your election at anytime. Go to [Services Online](#) or email us at retire@opm.gov.

Your 1099R will reflect a reduction in your gross annuity **after** your retirement application is finalized based on the amount of apportionment that you pay your former spouse. There will be a footnote on the 1099R stating the amount of the apportionment paid to your former spouse for the year.

Because your annuity is subject to a court ordered apportionment, OPM does not calculate the taxable portion of your annuity. The 1099R will show '**Unknown**' in the 2.b 'Taxable Amount' box.

You may wish to speak with a representative at the Internal Revenue Service or a tax advisor to help you calculate the tax-free portion of the calculation. Current tax tables for this year are available in Internal Revenue Publication 15. You may view this publication on line by accessing the IRS web site at www.irs.gov. You may also call the IRS toll free for tax advice at: 1-800-829-1040 (agent).

Your former spouse must report the amount of apportionment he/she receives as taxable income and is required to pay taxes on these funds. Apportionment monies cannot be used as alimony deductions on a tax return.

Please note it is your responsibility to make sure enough federal income tax is withheld from your annuity and to check the amount of tax withheld early in the year to be sure you are paying the correct amount.

9. I'd like to manage my annuity online. How can I go online and what can I do once I get there?

[Services Online](#) is our online tool for annuitants. First, you **must** have a CSA or CSF claim number and a password. If you don't know your CSA or CSF number, or you don't know your password or you haven't accessed your SOL account within the past 15 months*, call us at 1-888-767-6738.

Use your CSA or CSF number and password to login to [Services Online](#). Once online, you can:

- start, change, or stop Federal and State income tax withholdings
- request a duplicate 1099R; print current year and 2 previous years 1099R
- change your password
- change your mailing address
- view your annuity statement
- start direct deposit or change the account number and/or financial institution
- establish, change or stop an allotment to an organization

** For your protection, we lock your account after 15 months of inactivity and/or after six failed login attempts. Please call us to unlock your account.*

10. How can I get a password for Services Online?

[Services Online](#) is our online tool for annuitants. You will need your CSA or CSF number and a password. If you misplaced or forgot your password, there are three ways you can request a new one. *Remember to include your CSA or CSF number, your name and date of birth on all correspondence with us.*

- **Online:** Go to <https://www.servicesonline.opm.gov> and request a password by email or by mail. Scroll down the page to the **forgot password link** (located in the gray login box). Click on the **forgot password link**. Follow the directions on the **Online Password Request** page. If you select to receive your password by email, you'll receive your temporary password to the email address we have on file for you within 2 days. If you select to receive your password by postal mail, you'll receive your temporary password within 5 to 7 days by postal mail to the mailing address we have on file for you.
- **By email:** Request a new password by sending an email to retire@opm.gov. Please be sure to include your CSA or CSF number, your first and last name, and mailing address. We will send your temporary password by postal mail to your address on file within 5 to 7 days.
- **By telephone:** Request a new password by calling us at 1-888-767-6738 between the hours of 7:15 am to 7:45 pm EST. We will need your CSA or CSF number, your first and last name, and will verify your mailing address. We will send your temporary password by postal mail to your address on file within 5 to 7 days.
- **By mail:** Send us a letter at Office of Personnel Management, PO Box 45, Boyers, PA 16017. Please be sure to include your CSA or CSF number, your first and last name, and mailing address. We will send your temporary password by postal mail to your address on file within 5 to 7 days after we receive your letter.