

# HELPFUL TAX TIPS FROM OPM



Tax season is here again. Prepare now to make this an easier tax season. Do we have your current mailing address? Have you accessed your Services Online? Seeking tax advice? Contact the IRS at 1-800-829-1040 or view the [IRS Publication 721 for 2011](#).

The 2012 Publication 721 has not been released to the public yet; therefore, please use version 2011. OPM cannot provide tax advice.

Review these tax tips to make tax season easier. [Visit our Frequently Asked Questions for more information.](#)

## Tips

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## Tip #1: Verify your mailing address.

We will mail your 1099R during the **last week in January**, to your **address of record as of December 14, 2012**. If you have not received your 1099R by the first week of February, we may not have your current address. Sign on to [Services Online](#), send us an email at [retire@opm.gov](mailto:retire@opm.gov) or call us at 1-888-767-6738 to update your mailing address. If you call or email us, be sure and provide your CSA or CSF claim number (or full Social Security Number) and your date of birth. We need this information to identify you, access your file and answer your question. We cannot identify you by name alone.

**REMEMBER:** If you move, ALWAYS let us know your new address.

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**Tip #2: Make sure you can log into your Services Online account.**

You can change your tax withholding, and access your current and two previous years' 1099R at [Services Online](#). You will need your CSA or CSF claim number and password. Sign on now to make sure you can access your account. If you can't sign on, [review these sign on tips](#), or send us an email at [retire@opm.gov](mailto:retire@opm.gov) or call 1-888-767-6738.

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**Tip #3: Need help with taxes?**

**When to contact OPM.** We can provide a duplicate copy of your 1099R, change your withholding amount, make corrections or amendments to your 1099R, and explain the calculations. We **CAN NOT** give tax advice.

**How to contact the IRS.** For Federal tax advice, visit the IRS website at [www.irs.gov](http://www.irs.gov) or call the toll free number at 1-800-829-1040

**How to contact your State Tax Office.** For State tax advice, select this link for the address and phone number to your State Tax Office  
<http://www.opm.gov/retire/annuity/tax/taxlist.asp>.

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**Tip #4: Provide information to help us identify you.**

You can send us email at [retire@opm.gov](mailto:retire@opm.gov), call us at **1-888-767-6738**, or send us postal mail at Office of Personnel Management, PO Box 45, Boyers, PA 16017.

Whatever method you use to contact us, **be sure and provide your CSA or CSF claim number (or full Social Security Number) and your date of birth.** We need this information to identify you, access your file, and answer your question.

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**Tip #5: Know when to expect your 1099R.**

During the last week of January, we will mail over 1.9 million 1099Rs to annuitants, survivor annuitants, heirs and assignees of deceased annuitants. Your 1099R will be mailed to your **address of record as of December 14, 2012.** If you have not received your 1099R by the first week of February, we may not have your current address. Sign on to [Services Online](#), send us an email at [retire@opm.gov](mailto:retire@opm.gov) or call us at 1-888-767-6738 to update your mailing address.

Your 1099Rs will be available online at [Services Online](#) by January 31st.

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**Tip #6: Know how to get assistance.**

*Always make sure you provide your CSA or CSF claim number (or full 9 digit Social Security Number) and your date of birth. We need this information to identify you, access your file, and answer your question. We cannot identify your retirement record by name alone.*

**Online:** Sign on to Services Online at <https://www.servicesonline.opm.gov/><sup>1</sup>

You will need your CSA or CSF claim number and your password. You can:

- print a duplicate 1099R for current and previous 2 years
- start, change, stop Federal and State income tax withholdings change or verify your mailing address

Visit our website at [www.opm.gov/retire](http://www.opm.gov/retire) for general information and visit our [Frequently Asked Questions](#)

**Email** us at [retire@opm.gov](mailto:retire@opm.gov).

**Call us** at 1-888-767-6738.

**Postal mail**

Office of Personnel Management  
PO Box 45  
Boyers, PA 16017

**Follow us** on Twitter at <http://twitter.com/FedRetireInfo> for breaking news and helpful hints.

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**Tip #7: Know how to calculate the tax free portion of your annuity.**

Compute the Tax-Free Portion of Your Federal Retirement Benefit

[http://apps.opm.gov/tax\\_calc/index.cfm](http://apps.opm.gov/tax_calc/index.cfm)

Read how the tax free part of your annuity is determined

<http://www.opm.gov/retire/faq/post/faq1.asp#tax-free>

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**Tip #8: Know how to get a duplicate 1099R.<sup>2</sup>**

You can print current year and two previous years 1099R at Services Online.<sup>3</sup> After you login to SOL (<https://www.servicesonline.opm.gov/>)

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<sup>1</sup> If you receive notification of lock out due to inactivity for 15 months, you must contact OPM. We will mail you a new Password. The new Password cannot be sent online over the Internet. Court appointed guardians and Representative Payee's do not have access to Services on line data.

<sup>2</sup> Please make sure we have your current mailing address on file before requesting a duplicate 1099R.

<sup>3</sup> If you don't have a claim number and password, you can email [retire@opm.gov](mailto:retire@opm.gov) or call Retirement Information office at 1-888-767-6738 for a duplicate copy of your 1099R. You will need your CSA or CSF number (or Social Security Number) and date of birth. Make sure your mailing address is correct!

1. Select **Request a Duplicate Form 1099-R**;  
You can elect to have a duplicate mailed to you or you can view/print the form.
2. At the **Request for Duplicate Form 1099-R** window, select **View** or **Print** (bottom of the window);
3. Select the year for which you want a 1099R; and
4. Select **View pdf**. The 1099-R will open in a new window, as a pdf.  
If you want to print the 1099R, select **File** from the new window, scroll down and select **Print**.

-OR-

You can email us at [retire@opm.gov](mailto:retire@opm.gov) or call us at 1-888-767-6738.

**ALERT!** If you need a 1099R for years prior to the last 3 tax years, you must send OPM proof of either an IRS tax audit or provide a reason for requesting this data (i.e., for a court-order).

-OR-

You can contact the Internal Revenue Service toll free at 1-800-829-1040 for previous 1099R duplicates. The IRS maintains records for 10 years.

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### **Tip #9: Know how to change your Federal tax withholding.**

**ALERT!** Use our online calculator to calculate your monthly Federal tax withholding [http://apps.opm.gov/tax\\_calc/withhold\\_calc/](http://apps.opm.gov/tax_calc/withhold_calc/).

You can start, stop, or change Federal tax withholding amount on [Services Online](#).  
**Remember to add the suffix to your claim number.**

-OR-

You can email us at [retire@opm.gov](mailto:retire@opm.gov) or call us at 1-888-767-6738.

If you email us, you must provide marital status, number of dependents or a whole dollar amount for Federal tax withholding.

If you recently retired, your agency may have already sent a W-4P with your marital status election and number of dependents elected when your retirement application was sent to OPM.

*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.*

[Contact the IRS for publications or tax advice.](#)

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**Tip #10: Know how to change your State tax withholding.**

**ALERT!** Not all states participate in the voluntary tax withholding program. OPM is not able to withhold state tax if your state **does not** participate in the State Tax Withholding Program. You must contact your State tax office for guidance.

[Does your state participate? Check here.](#)

*If you do not know the monthly amount you want withheld, [contact your State tax office for guidance.](#)*

*If your State **DOES** participate in the State tax withholding program, you must specify the dollar amount of State tax you want withheld from your monthly payments. The withholding must be in whole dollars. The minimum amount we can withhold for State income tax is \$5.*

**ALERT!** OPM cannot setup a state tax withholding for annuitants who are in interim pay. If you are in interim pay (your case has not been finalized), [contact your State tax office](#) for further instructions regarding possible self-pay out-of-pocket quarterly payments.

You can start, stop, or change State tax withholding amount at any time on [Services Online](#)

-OR-

You can email us at [retire@opm.gov](mailto:retire@opm.gov) or call us at 1-888-767-6738.

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