



Tax Information

Q. Is my retirement benefit from the RSA subject to federal income tax?

A. Generally, your retirement benefit is subject to federal income taxation.

However, contributions to the RSA that were previously taxed and/or purchases of service credit with previously taxed funds are exempt from federal taxation over the life expectancy of the retiree.

Q. How will the taxable amount of my retirement benefit be reported to me?

A. During the third week of January 2014, the RSA will mail all retirees a Form 1099-R for use in filing a personal income tax return. The 1099-R will report the retirement benefits subject to federal income tax.

Information to assist you in the tax reporting of your retirement benefit is available on our website at www.rsa-al.gov.

Q. Are RSA retirement benefits subject to state of Alabama income tax?

A. If you reside in Alabama, RSA retirement benefits are **not subject to state of Alabama income tax. If you reside in another state, contact that state's revenue department to determine whether retirement benefits are taxable in that state or visit this website www.1040.com.**

Q. How do I change the federal taxes withheld from my retirement check?

A. You can change the amount of federal taxes withheld by completing a [WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS](#) form. You can download the form from our website, request it from Member Services at 334.517.7000 or 877.517.0020 toll-free, or write the RSA at P.O. Box 302150, Montgomery, Alabama 36130-2150.

You can also obtain a FORM W-4P, WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS, as well as other tax forms by contacting the IRS at 800.829.3676 or by downloading it from the IRS website, www.irs.gov.

Q. If I do not receive a Form 1099-R from the RSA by February 6, 2014, how may I obtain one?

A. The RSA will provide a duplicate Form 1099-R, but not until after February 6, 2014.

The original Form 1099-R is mailed to the home address on file with the RSA. If you have moved and have not provided the RSA with your correct address, the U.S. Postal Service may not forward your Form 1099-R.

To correct your mailing address:

- Change your address online through [Member Online Services](#) on the RSA website.
- Or download the Address Change Notification form from our website or obtain it from Member Services at 877.517.0020. Once you complete the form, return it to the address listed at the top of the form.
- Send the RSA written verification of your new address and include your full name, Social Security number, and your signature. Emails are not accepted for change of address.

Prepared by the Communications staff of the Retirement Systems of Alabama. To have your questions answered in “Preparing for Retirement”, please address them to **Michael Pegues, Communications, Retirement Systems of Alabama, P.O. Box 302150, Montgomery, Alabama 36130-2150**. Please visit our website at www.rsa-al.gov.