

Retirement Plan Tax Reporting

Funds within your retirement plan are pre-tax (excluding [Roth contributions](#)) and gains are not reported to the IRS until the funds are removed from the plan. All withdrawals from your retirement plan (excluding loans*) will be reported to the IRS on a form 1099R for the year in which the distribution was processed. Even though all distributions are reported to the IRS, not all are taxable. Depending on the type of distribution requested will determine the tax implications. Please click [here](#) to see the different types of distributions.

If a distribution was processed that requires reporting on a form 1099R, it will be issued by **1/31** of the year following the distribution. You will receive the 1099R by mail to your address of record. If you did not receive your form, please [Contact Us](#) to request a copy.**

Distributions are paid from the paying agent of the plan. Your 1099R form may come from Fidelity, MidAtlantic, Matrix Trust, Schwab, Reliance Trust or other financial institution. You will need to [contact Sentinel](#) for duplicate forms as the payments are coming from an Employer account, not an individual account in your name.

**Some plans will have 1099R forms available through your online account. Please log in to your account online and check the Plan Statements & Reports section to see if the distribution report has been posted to your account. All forms will still be mailed to address on record.

*Loans taken from your retirement plan are not reported to the IRS and no tax form will be issued. In the event payments cease and the loan defaults, the remaining outstanding balance will be reported as a distribution and a 1099R will be issued.