

Form 1099-R for Office of Personnel Management (OPM) Distributions

Office of Personnel Management Retirement Operations
EIN 52-6083699

There are updates to **Form 1099-R** for OPM distributions to federal, non-military retirees who take a distribution during the tax year.

- The taxpayer can access 1099-R information online at the OPM Retirement Services website: <https://www.servicesonline.opm.gov/> beginning in the 3rd week of January
Sample of **OPM 1099-R** data printed from an OPM account:

The image shows a sample of OPM 1099-R data printed from an OPM account. The data is as follows:

Year:	2021
PAYER'S Federal Identification:	52-6083699
Federal Income Tax Withheld:	\$4,287.00
Distribution Code:	3-DISABILITY
Gross Distribution:	\$34,750.00
Taxable Amount:	10,000.00
Employee Contributions/Designated Roth Contributions or Insurance Premiums:	\$2,160.00
Total Employee Contributions:	\$3,675.00
State/Payer's state no.:	NONE
State Tax Withheld:	NONE
State/Payer's state no.:	NONE
State Tax Withheld:	NONE
Comments	

- OPM mails out **1099-R** tax forms to all annuitants by January 31, but they may not be received until mid-February.
- The taxpayer can also log into their OPM account and request that a copy of **Form 1099-R** be sent to them by mail. Up to 5 years of past 1099-R information is available.

From an [OPM FAQ](#) as of 2/19/26:

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

You are taxed on your gross annuity (which is reduced by the amount of the apportionment paid to your former spouse) according to your most current W4-P tax marital status election on file.

You can change your election at any time. Go to [Services Online](#) or call us at 1-888-767-6738.

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. A footnote on the 1099R will state the amount of the apportionment paid to your former spouse for the year. **You are not responsible for paying the federal tax on the apportionment amount paid to your former spouse (even if the divorce decree/court order dictates).**

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 annuity. Current tax tables for this year are available on the IRS web site at www.irs.gov. You may also call the IRS for tax advice at 1-800-829-1040 (agent).

Your former spouse must report the amount of apportionment they receive as taxable income and is required to pay taxes on these funds. **Apportionment monies cannot be used as alimony deductions on a tax return.** Your former spouse will also receive a 1099R for the apportionment they received.