

2012 Form 1099-R from Edward Jones

Form 1099-R reports distributions and excess contributions you withdrew from your self-directed retirement account, as well as conversions and recharacterizations completed during 2012. The information on the form is necessary to complete your tax return. Your retirement account custodian must report this information to you and the IRS each year. Retain a copy of this form for your tax records.

You can view your Edward Jones tax forms online. If you are already enrolled in Edward Jones Online Account Access, you can access your tax forms by clicking "Online Documents." If you are not taking advantage of this complimentary service, visit www.edwardjones.com/access to enroll today.

Frequently Asked Questions

Why am I receiving Form 1099-R?

You either received full or partial distributions or direct rollovers or removed excess contributions from your self-directed retirement account or completed a conversion and/or recharacterization during 2012. Trustee-to-trustee transfers are not considered distributions and therefore are generally not reportable to the IRS.

Does Form 1099-R report contributions or rollovers?

No. This activity is reported on Form 5498, which will be sent to you no later than May 31, 2013. You do not need Form 5498 to file your tax return; it is provided for informational purposes only.

Where do I report the distribution shown on my Form 1099-R?

Distributions, including premature distributions, from traditional, Roth, SEP and SIMPLE IRAs should be reported as follows:

- Form 1040: lines 15a and 15b
- Form 1040A: lines 11a and 11b

Report distributions from pensions and annuities as follows:

- Form 1040: lines 16a and 16b
- Form 1040A: lines 12a and 12b

Form 1040EZ does not allow for reporting of retirement plan distributions; therefore, you must use either Form 1040 or Form 1040A.

Why did I receive a Form 1099-R when I rolled my distribution to an IRA within the 60-day limit?

As custodian, we are required to report ALL distributions taken from our clients' self-directed retirement accounts. Any distributions, even those rolled to an IRA within the 60-day limit, are reported on Form 1099-R. Please see instructions for Form 1040, lines 15a and 15b, or Form 1040A, lines 11a and 11b.

How do I report a recharacterization of a contribution or conversion?

If you recharacterize a contribution or a Roth conversion, the fair market value of the amount transferred will be reported in Box 1 of your Form 1099-R. The distribution code in Box 7 will indicate the year of the original contribution or conversion. Even if you recharacterized, your custodian is still required to report the original contribution on Form 5498 or conversion on Form 1099-R. Please see the instructions for IRS Form 8606 or consult your tax professional for details on reporting.

If my conversion was completed in 2011 and recharacterized by the deadline, why am I receiving 2012 tax forms?

The instructions for Forms 1099-R and 5498 require a retirement account custodian to report the recharacterization transaction for the calendar year in which it was completed. If the conversion was completed in 2011 but recharacterized in 2012 by the tax filing deadline plus extensions, the recharacterization is reported on Form 1099-R for 2012.

Please see the instructions for IRS Form 8606 or consult your tax professional for details on reporting.

If I took a distribution and have to pay a penalty because I am under age 59½, how do I report the penalty?

This penalty should be reported on Form 1040, line 58. If necessary, you must attach IRS Form 5329. See the instructions for IRS Form 5329, available at www.irs.gov or from your tax professional.

Download instructions:

If you use Edward Jones Online Account Access, you can download your tax data into your tax forms. Certain restrictions may apply. To learn more, visit:

www.edwardjones.com/taxdownload

Useful reference information:

- IRS Publication 560, Retirement Plans for Small Business (SEP, SIMPLE and Qualified Plans)
- IRS Publication 575, Pension and Annuity Income
- IRS Publication 590, Individual Retirement Arrangements (IRAs)

If you have questions regarding:

- Your Form 1099-R: See www.edwardjones.com/taxcenter or contact Edward Jones at 888-225-5335, Monday through Friday, 8 a.m. to 5 p.m. Central time.
- The preparation of your tax return: Contact your tax professional, call the IRS at 800-829-1040 or visit www.irs.gov.
- Investments not related to taxation: Contact your Edward Jones financial advisor.

Form 1099-R Explained

Box 1 This is the total amount you withdrew during 2012.

Box 2a This amount of the distribution is generally taxable.

Box 2b If the first box is marked, we were unable to determine the taxable amount.

Box 3 If you received a lump-sum distribution and you were born before Jan. 2, 1936 (or you are the beneficiary of someone born before Jan. 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972.

Box 4 This is the amount of federal income tax withheld on the distribution. If the amount is greater than zero, attach Copy B of your 1099-R to your income tax return.

Box 5 This is the amount of Roth salary deferral contributions distributed from your qualified retirement plan.

Box 7 The code in this box identifies the type of distribution you received. If the account is a traditional, SEP or SIMPLE IRA, the box will be marked with an "x."

The distribution codes* for Box 7 are:

- 1** Early (premature) distribution, no known exception to the 10% early withdrawal penalty (in most cases, under age 59½)
- 2** Early distribution; exception applies [under age 59½ as defined in Section 72(q)(t) or (v)(3)]
- 3** Disability

CORRECTED (if checked)				
PAYER's name, street address, city, state, and ZIP code EDWARD D. JONES & CO. 201 Progress Parkway Maryland Heights, MO 63043 1-888-225-5335		1 Gross Distribution \$10,000.00	OMB NO. 1545-0119 2012 Form 1099-R	
		2a Taxable Amount	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
		2b Taxable Amount Not Determined <input checked="" type="checkbox"/>	Copy B Report this income on your Federal tax return. If this form shows Federal income tax withheld in box 4, attach this copy to your return.	
PAYER'S Federal Identification Number 11-111111	RECIPIENT'S Identification Number ***-**-1111	3 Capital Gain (included in box 2a) \$0.00	4 Federal Income Tax Withheld \$0.00	
RECIPIENT'S Name and Address Joe Customer 415 Tax Place Anytown, MO 11111-1111		5 Employee contributions /Designated Roth contributions or insurance premiums \$0.00	6 Net unrealized appreciation in employer's securities \$0.00	
		7 Distribution code(s) 7	IRA/ SEP/ SIMPLE <input checked="" type="checkbox"/>	8 Other \$0.00
		9a Your percentage of total distribution	9b Total employee contributions \$0.00	
10 Amount allocable to IRR within 5 years	11 1st year of desig. Roth contrib.	12 State tax withheld	13 State/Payer's state no.	14 State distribution
Account number (see instructions) 111-11111-1-1	1099R Form Number 0000000	15 Local tax withheld \$0.00	16 Name of locality	17 Local distribution \$0.00

4 Death of account holder

7 Normal distribution (age 59½ or older)

8 Excess contributions plus earnings/ excess deferrals taxable in 2012

B Designated Roth account distribution from a qualified plan

G Direct rollover to an IRA or a qualified plan

H Direct rollover of a designated Roth account distribution to a Roth IRA

J Early distribution from a Roth IRA; no known exception (in most cases, under age 59½)

L Loans treated as deemed distributions under Section 72(p)

N Recharacterized IRA contribution made for 2012 and recharacterized in 2012

P Excess contributions plus earnings/ excess deferrals taxable in 2011

Q Qualified distribution from a Roth IRA

R Recharacterized IRA contribution made for 2011 and recharacterized in 2012

S Early distribution from a SIMPLE IRA in the first two years, no known exception to the 25% penalty (under age 59½)

T Roth IRA distribution; exception applies

*Please refer to the "Instructions to Recipient" on the back of Copy C for a complete listing of these codes.

Box 12 This is the amount of state income tax withheld from the distribution for the state listed in Box 13.

Exceptions from Early Withdrawal Penalty

- Qualified retirement plan distributions due to separation from service in or after the year you reach age 55 (does not apply to IRAs)
- Qualified retirement plan distributions made to an alternate payee under a qualified domestic relations order (does not apply to IRAs)
- Distributions due to total and permanent disability

- Distributions made as part of a series of substantially equal periodic payments (made at least annually) for your life (or life expectancy) or the joint lives (or joint life expectancies) of you and your designated beneficiary
- Distributions due to death
- Distributions due to an IRS levy on the qualified plan
- Qualified reservist distributions
- IRA distributions for qualified higher education expenses

- IRA distributions for purchase of a first home, up to \$10,000
- Qualified retirement plan distributions to the extent you have deductible medical expenses that can be claimed on Schedule A (Form 1040)
- IRA distributions made to unemployed individuals for health insurance premiums

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation. Illustrations and instructions are based on the IRS information available at the time of publication. Please visit www.irs.gov for the most current forms, instructions and other information.

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