

# ONESOURCE TRUST TAX

## TAX YEAR 2022 1099-R DISTRIBUTION CODE CROSS REFERENCE

Document Version 1

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## DOCUMENT HISTORY

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# 1099-R TAX CODE MATRIX

## SPECIAL HANDLING TAX CODES

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST
229	1099R Federal 100% Withholdings (Dist Cd 7)	Box 1	7
230	1099R State 100% Withholdings (Dist Cd 7)	Box 1	7
235	1099R Federal Income Tax Withheld	Box 1	
236	1099R State Income Tax Withheld	Box 1	
255	1099R Box 5 Emp Contribs, Desig. Roth Contribs, or Ins Premiums	Box 1	
264	1099R Taxable Amount Box 2a	Box 1	
286	1099R Amount Allocable to IRR within 5 Years	Box 1	

TAX CODE	GROSS DIST-BOX 1	TAXABLE AMT-BOX 2A	TXBL AMT NOT DETERMINED-BOX 2B	FED WH	STATE WH	EMPL CONTR-BOX 5	AMT ALLOC IRR WITHIN 5 YRS-BOX 10	NOTES
229	TC	TC		TC				Stands alone
230	TC	TC			TC			Stands alone
235	TC	TC		TC				Adds to other TC

Default, Assumes Taxable Amount Determined Only if Withholding for Not IRA

TAX CODE	GROSS DIST-BOX 1	TAXABLE AMT-BOX 2A	TXBL AMT NOT DETERMINED-BOX 2B	FED WH	STATE WH	EMPL CONTR-BOX 5	AMT ALLOC IRR WITHIN 5 YRS-BOX 10	NOTES
236	TC	TC			TC			Adds to other TC
255	TC					TC		Adds to other TC
264		TC						Adds to other TC
286	TC	TC					TC	Adds to other TC

## DEFAULT, ASSUMES TAXABLE AMOUNT DETERMINED ONLY IF WITHHOLDING FOR NOT IRA

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 3\)](#).

ACCOUNT TYPE / WH	GROSS DIST-BOX 1	TAXABLE AMT-BOX 2A	TXBL AMT NOT DETERMINED-BOX 2B	FED WH	STATE WH
IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH	Checked	235	236
IRA/SEP/SIMPLE w/ 0\$WH	TC	TC	Checked		
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	236
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC		Checked		

Default, Assumes Taxable Amount Determined Only if Withholding for Not IRA

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
233	1099R Early Distribution from SIMPLE IRA in first two years, no known exceptions (S)		S	
237	1099R Early distribution, no known exception (1)		1	
239	1099R Disability (3)		3	
240	1099R Death (4)		4	
241	1099R Prohibited transaction (5)		5	
243	1099R Normal distribution (7)		7	
245	1099R Cost of Current Life Insurance Protection (9)		9	
253	1099R IRS Distribution Code 82		82	
258	1099R IRS Distribution Code 4A		4A	
259	1099R Normal Distribution (7) to charity under IRC Section 408(d)(8)		7	
260	1099R Normal Distribution (7) to HSA under IRC Section 408(d)(9)		7	
261	1099R IRS Distribution Code 7A		7A	
262	1099R Distribution from ESOP Under Section 404(k) (U)		U	
263	1099R IRS Distribution Code BU		BU	
269	1099R Pmts from nonqualified annuities & dist from life insurance contracts may be subject to sct 1411 (D)		D	
270	1099R IRS Distribution Code 1D		1D	
271	1099R IRS Distribution Code 2D		2D	
272	1099R IRS Distribution Code 3D		3D	

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
273	1099R IRS Distribution Code 4D		4D	
274	1099R IRS Distribution Code 7D		7D	
276	1099R IRS Distribution Code 1K		1K	
277	1099R IRS Distribution Code 2K		1K	
278	1099R IRS Distribution Code 4K		4K	
279	1099R IRS Distribution Code 7K		7K	
284	1099R IRS Distribution Code B7		B7	
290	1099R IRS Distribution Code 4L		4L	
292	1099R IRS Distribution Code 2P		2P	
296	1099R IRS Distribution Code 4B		4B	
297	1099R IRS Distribution Code BP		BP	
459	1099R Reportable death benefits under section 6050Y (C)		C	
460	1099R Qualified plan loan offset (M)		M	
461	1099R IRS Distribution Code CD		CD	
462	1099R IRS Distribution Code 1M		1M	
463	1099R IRS Distribution Code 2M		2M	
464	1099R IRS Distribution Code 4M		4M	
465	1099R IRS Distribution Code 7M		7M	
487	1099R-IRS Distribution Code B1		B1	
489	1099R-IRS Distribution Code B4		B4	
490	1099R-IRS Distribution Code B8		B8	

## SAME AS DEFAULT, BOX 2B NEVER CHECKED

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 5\)](#).

ACCOUNT TYPE / WH	GROSS DIST-BOX 1	TAXABLE AMT-BOX 2A	TXBL AMT NOT DETERMINED-BOX 2B	FED WH	STATE WH
IRS/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	236
IRS/SEP/SIMPLE w/ 0\$WH	TC	TC			
NOT IRS/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC				

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
234	1099R Loans treated as deemed distributions (L)		L	
247	1099R EPCRS Distribution (E)		E	
268	1099R Qualified Rollover Contribution to Roth IRA under section 408A(e) (G)		G	
340	1099R IRS Distribution Code 1L		1L	
467	1099R IRS Distribution Code 2L		2L	
469	1099R IRS Distribution Code 7L		7L	
492	1099R-IRS Distribution Code BL		BL	

## SAME AS DEFAULT, ADDS ROTH CONVERSION ACCOUNT TYPE

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 6\)](#).

ACCOUNT TYPE / WH	GROSS DIST-BOX 1	TAXABLE AMT-BOX 2A	TXBL AMT NOT DETERMINED-BOX 2B	FED WH	STATE WH	NOTES
IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	236	
IRA/SEP/SIMPLE w/ 0\$WH	TC	TC				
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235		
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC					
IRA/SEP/SIMPLE w/ WH						
Roth Conversion						

### Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
238	1099R Early distribution, exception applies (2)		2	

## SAME AS DEFAULT, ADDS LOGIC FOR TAX CODE 264 IMPACT ON BOXES 2A AND 2B

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 7\)](#).

Same as Default, Adds Logic for Tax Code 264 Impact on Boxes 2a and 2b

ACCOUNT TYPE / WH	GROSS DIST- BOX 1	TAXABLE AMT- BOX 2A	TXBL AMT NOT DETERMINED- BOX 2B	FED WH	STATE WH	NOTES
IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH	Checked	235	236	If earnings (tax code 264) included, replace the calculated for box 2a, 2b is checked
IRA/SEP/SIMPLE w/ 0\$WH	TC	TC	Checked			If earnings (tax code 264) included, replace the calculated for box 2a, 2b is checked
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	236	If earnings (tax code 264) included, replace the calculated for box 2a, 2b is NOT checked
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC		Checked			If earnings (tax code 264) included, replace the calculated for Box 2a, 2b is NOT checked

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
244	1099R Excess contrib. taxable in Current Year (8)		8	
251	1099R Excess contributions taxable Prior Year (P)		P	
252	1099R IRS Distribution Code 81		81	

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
280	1099R IRS Distribution Code 8K		8K	
291	1099R IRS Distribution Code 1P		1P	
294	1099R IRS Distribution Code 4P		4P	
468	1099R Excess contrib. taxable in Current Year (8)		84	

## SAME AS DEFAULT, EXCEPT NOT IRA, BOX 2B NEVER CHECKED

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 8\)](#).

ACCOUNT TYPE / WH	GROSS DIST- BOX 1	TAXABLE AMT- BOX 2A	TXBL AMT NOT DETERMINED- BOX 2B	FED WH	STATE WH	NOTES
IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH	Checked	235	236	
IRA/SEP/SIMPLE w/ 0\$WH	TC	TC	Checked			
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	236	
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC					

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
248	1099R Charitable gift annuity (F)		F	

## BOX 2A ALWAYS 0, BOX 2B NEVER CHECKED

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 9\)](#).

ACCOUNT TYPE / WH	GROSS DIST- BOX 1	TAXABLE AMT- BOX 2A	TXBL AMT NOT DETERMINED- BOX 2B	FED WH	STATE WH	NOTES
IRA/SEP/SIMPLE w/ WH	TC + WH	Always 0		235	236	
IRA/SEP/SIMPLE w/ 0\$WH	TC	Always 0				
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	Always 0		235	236	
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC	Always 0				

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
242	1099R Section 1035 exchange (6)		6	
249	1099R Direct rollover and Rollover Contribution (G)		G	
250	1099R Direct rollover of designated Roth account distribution to a Roth IRA (H)		H	
254	1099R IRS Distribution Code 4G		4G	
256	1099R IRS Distribution Code 4H		4H	
265	1099R Distributions for Qualified Long-Term Care Insurance Contracts (W)		W	
266	1099R IRS Distribution Code W6		W6	

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
281	1099R IRS Distribution Code KG		KG	
295	1099R Recharacterized IRA contribution made for current year (N)		N	
470	1099R Recharacterized IRA contribution made for prior year (R)		R	
491	1099R-IRS Distribution Code BG		BG	

## BOX 2A ALWAYS BLANK, BOX 2B ALWAYS CHECKED

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 11\)](#).

ACCOUNT TYPE / WH	GROSS DIST- BOX 1	TAXABLE AMT- BOX 2A	TXBL AMT NOT DETERMINED- BOX 2B	FED WH	STATE WH	NOTES
IRA/SEP/SIMPLE w/ WH	TC + WH	Blank	Checked	235	236	
IRA/SEP/SIMPLE w/ 0\$WH	TC	Blank	Checked			
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	Blank	Checked	235	236	
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC	Blank	Checked			

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
393	1099R Early Distribution from a Roth IRA (J)		J	
474	1099R Roth IRA Distribution, exception applies (T)		T	
478	1099R Qualified Distribution from a Roth IRA (Q)		Q	

## BOX 2A ALWAYS BLANK, BOX 2B ALWAYS CHECKED, ADDS TAX CODE 264 LOGIC

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 13\)](#).

ACCOUNT TYPE / WH	GROSS DIST-BOX 1	TAXABLE AMT-BOX 2A	TXBL AMT NOT DETERMINED-BOX 2B	FED WH	STATE WH	NOTES
IRA/SEP/SIMPLE w/ WH	TC + WH	Blank	Checked	235	236	If earnings (tax code 264) included, replace the calculated for box 2a, 2b is checked
IRA/SEP/SIMPLE w/ 0\$WH	TC	Blank	Checked			If earnings (tax code 264) included, replace the calculated for box 2a, 2b is checked
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	Blank	Checked	235	236	If earnings (tax code 264) included, replace the calculated for box 2a, 2b is NOT checked
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC	Blank	Checked			If earnings (tax code 264) included, replace the calculated for box 2a, 2b is NOT checked

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
412	1099R IRS Distribution Code PJ		PJ	
419	1099R IRS Distribution Code 8J		8J	

## BOX 2B NEVER CHECKED, ADDS TAX CODE 264 LOGIC

The table below lists the account types, the corresponding 1099-R box numbers, and the withholding references. Tax codes applicable to this table are listed in [Applicable Tax Codes \(page 14\)](#).

ACCOUNT TYPE / WH	GROSS DIST- BOX 1	TAXABLE AMT- BOX 2A	TXBL AMT NOT DETERMINED- BOX 2B	FED WH	STATE WH	NOTES
IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	236	Earnings (tax code 264) included, replace the calculated for box 2a, 2b is checked
IRA/SEP/SIMPLE w/ 0\$WH	TC	TC				If earnings (tax code 264) included, replace the calculated for box 2a, 2b is checked
NOT IRA/SEP/SIMPLE w/ WH	TC + WH	TC + WH		235	236	If earnings (tax code 264) included, replace the calculated for box 2a, 2b is NOT checked

ACCOUNT TYPE / WH	GROSS DIST- BOX 1	TAXABLE AMT- BOX 2A	TXBL AMT NOT DETERMINED- BOX 2B	FED WH	STATE WH	NOTES
NOT IRA/SEP/SIMPLE w/ 0\$WH	TC					If earnings (tax code 264) included, replace the calculated for box 2a, 2b is NOT checked

## Applicable Tax Codes

TAX CODE	DESCRIPTION	1099-R WH & OTHER	1099-R DIST	NOTES
392	1099R Distribution from a Designated Roth (8)		B	
466	1099R IRS Distribution Code BM		BM	
488	1099R IRS Distribution Code B2		B2	

# LIST OF TAX CODES

TAX CODE	DESCRIPTION	1099-R WH	1099-R DIST
229	1099R Federal 100% Withholdings	Box 1	7
230	1099R State 100% Withholdings	Box 1	7
233	1099R Early Distribution from SIMPLE IRA in first two years, no known exceptions (S)		S
234	1099R Loans treated as deemed distributions (L)		L
235	1099R Federal Income Tax Withheld	Box 1	
236	1099R State Income Tax Withheld	Box 1	
237	1099R Early distribution, no known exception (1)		1
238	1099R Early distribution, exception applies (2)		2
239	1099R Disability (3)		3
240	1099R Death (4)		4
241	1099R Prohibited transaction (5)		5
242	1099R Section 1035 exchange (6)		6
243	1099R Normal distribution (7)		7
244	1099R Excess contrib. taxable in Current Year (8)		8
245	1099R Cost of Current Life Insurance Protection (9)		9
247	1099R EPCRS Distribution (E)		E
248	1099R Charitable gift annuity (F)		F
249	1099R Direct rollover and Rollover Contribution (G)		G
250	1099R Direct rollover of designated Roth account distribution to a Roth IRA (H)		H

TAX CODE	DESCRIPTION	1099-R WH	1099-R DIST
251	1099R Excess contributions taxable Prior Year (P)		P
252	1099R IRS Distribution Code 81		81
253	1099R IRS Distribution Code 82		82
254	1099R IRS Distribution Code 4G		4G
255	1099R Box 5 Emp Contribs, Desig. Roth Contribs, or Ins Premiums	Box 1	
256	1099R IRS Distribution Code 4H		4H
258	1099R IRS Distribution Code 4A		4A
259	1099R Normal Distribution (7) to charity under IRC Section 408(d) (8)		7
260	1099R Normal Distribution (7) to HSA under IRC Section 408(d)(9)		7
261	1099R IRS Distribution Code 7A		7A
262	1099R Distribution from ESOP Under Section 404(k) (U)		U
263	1099R IRS Distribution Code BU		BU
264	1099R Taxable Amount Box 2a	Box 1	
265	1099R Distributions for Qualified Long-Term Care Insurance Contracts (W)		W
266	1099R IRS Distribution Code W6		W6
268	1099R Qualified Rollover Contribution to Roth IRA under section 408A(e) (G)		G
269	1099R Pmts from nonqualified annuities & dist from life insurance contracts may be subject to sct 1411 (D)		D
270	1099R IRS Distribution Code 1D		1D
271	1099R IRS Distribution Code 2D		2D

TAX CODE	DESCRIPTION	1099-R WH	1099-R DIST
272	1099R IRS Distribution Code 3D		3D
273	1099R IRS Distribution Code 4D		4D
274	1099R IRS Distribution Code 5D		5D
275	1099R Distribution of IRA assets not having a readily available FMV		K
276	1099R IRS Distribution Code 1K		1K
277	1099R IRS Distribution Code 2K		2K
278	1099R IRS Distribution Code 4K		4K
279	1099R IRS Distribution Code 7K		7K
280	1099R IRS Distribution Code 8K		8K
281	1099R IRS Distribution Code KG		KG
284	1099R IRS Distribution Code B7		B7
286	1099R Amount Allocable to IRR within 5 Years	Box 1	
290	1099R IRS Distribution Code 4L		4L
291	1099R IRS Distribution Code 1P		1P
292	1099R IRS Distribution Code 2P		2P
294	1099R IRS Distribution Code 4P		4P
295	1099R Recharacterized IRA contribution made for current year (N)		N
296	1099R IRS Distribution Code 4B		4B
297	1099R IRS Distribution Code BP		BP
340	1099R IRS Distribution Code 1L		1L
392	1099R Distrib. from a Desig. Roth (B)		B
393	1099R Early Distribution from a Roth IRA (J)		J

TAX CODE	DESCRIPTION	1099-R WH	1099-R DIST
412	1099R IRS Distribution Code PJ		PJ
419	1099R IRS Distribution Code 8J		8J
468	1099R IRS Distribution Code 84		84
470	1099R Recharacterized IRA contribution made for prior year (R)		R
474	1099R Roth IRA Distribution, exception applies (T)		T
478	1099R Qualified Distribution from a Roth IRA (Q)		Q
487	1099R-IRS Distribution Code B1		B1
488	1099R-IRS Distribution Code B2		B2
489	1099R-IRS Distribution Code B4		B4
490	1099R-IRS Distribution Code B8		B8
491	1099R-IRS Distribution Code BG		BG
492	1099R-IRS Distribution Code BL		BL