



FAQs about 1099-Rs

Concordia Retirement Plan – Northern Trust Transition

Why am I receiving 1099-Rs from Concordia Plans and Northern Trust?

On Sept. 1, 2022, Northern Trust began sending CRP pension benefit payments on behalf of Concordia Plans. Because this transition to Northern Trust occurred mid year, in January you will receive:

- 1099-R form(s) from Concordia Plans for benefit payments paid between Jan. - Aug. 2022.
- 1099-R form(s) from Northern Trust for benefit payments paid between Sept. - Dec. 2022.

Will I always receive 1099-Rs from both Concordia Plans and Northern Trust?

No, for the 2023 tax year and going forward, 1099-Rs will only be issued by Northern Trust.

Why did I receive more/fewer 1099-Rs from Concordia Plans than from Northern Trust?

Concordia Plans has always issued 1099-Rs based on the different portions of the total pension amount you receive. For example, you may receive a separate 1099-R from Concordia Plans for the primary retirement benefit, supplemental retirement account, retiree medical supplement, Concordia Retirement Savings Plan 403(b), or the Pension Plan for Pastors and Teachers.

Northern Trust will issue their 1099-Rs differently. You will receive just one 1099-R that will reflect the sum of all your pension and 403(b) payments. If you are receiving your own benefit payments and also additional survivor payments from a deceased spouse, you will receive an additional 1099-R form for the sum of those benefits.

How can I request a reprint of my 2022 1099-R(s).

Call Concordia Plans to request a reprint at 888-927-7526 or email info@ConcordiaPlans.org.

Can I reprint my 1099-R(s) myself? How do I do that?

Not at this time. You can request reprints of both Concordia Plans and Northern Trust 1099-R(s) by calling Concordia Plans at 888-927-7526 or email info@ConcordiaPlans.org.

My 1099-R(s) from Northern Trust doesn't look right, who do I contact?

Concordia Plans will always be your point of contact for both Concordia Plans and Northern Trust 1099-R questions. Please call Concordia Plans at 888-927-7526 or email info@ConcordiaPlans.org. We are happy to help!

My 1099-R(s) from Concordia Plans doesn't look right, who do I contact?

We are happy to help you with any of your 1099-R questions or needs. Please call Concordia Plans at 888-927-7526 or email info@ConcordiaPlans.org.

ADDITIONAL INFORMATION ABOUT 1099-RS AND HOUSING ALLOWANCE

The 100% housing allowance statement is not on my 1099-R. What does this mean?

Northern Trust is the paying agent for Concordia Plans. You will see this noted in the Payer's box. As our paying agent, you will see Northern Trust's TIN on their forms. The IRS does allow for paying agents to perform acts such as withholding, reporting and paying of employment taxes. Northern Trust and Concordia Plans will not print "100% Exclude Hsg" on the 1099Rs. This wording is not a requirement of the Internal Revenue Service. Northern Trust, as a paying agent for Concordia Plans, does not affect your housing allowance designation.

To determine whether you are eligible for housing allowance, look for two things:

- Box 2a should be empty and,
- A check mark should be marked stating "taxable amount not determined."

This tells you, your tax preparer and the Internal Revenue Service that we cannot determine how much of your pension is taxable. You will need to determine how much of your pension you can justify as exempt for housing allowance or consult with your tax preparer to determine the exclusion amount. For further information regarding housing allowance, see IRS publication 517.

If my spouse and I are both rostered or commissioned workers, who can claim housing allowance?

As rostered/commissioned workers, 100% of the Concordia Plans pension payments are eligible for housing allowance. It will be up to you and your tax preparer to determine how much of your combined pension can be justified as housing allowance since this is based on your personal situation. You are responsible for the amount of the exclusion, and for retaining accurate records supporting the exclusion in the event you are audited or questioned by the IRS. It's important to get the assistance of professionals who are knowledgeable about minister of religion tax laws. For more information about housing allowance, see IRS Publication 517.

My spouse was a rostered or commissioned worker and is recently deceased. As the surviving spouse, am I able to continue receiving the housing allowance?

Concordia Plans is not able to provide tax advice so we would recommend you seek the assistance of a tax professional who is knowledgeable about minister of religion tax laws. However, we can say it is our understanding of the Internal Revenue Code regarding housing allowance that surviving spouses of ministers of religion are not eligible for the housing allowance exclusion unless they themselves are considered to be a minister of religion. For more information about housing allowance, see IRS Publication 517.