

Workplace plan paper trail: 401(k), 403(b) and 457(b)

One copy per plan participant. The first group is the same every year; then fill only the groups for what the money did this year: paid out, rolled, borrowed.

Client or engagement

Contributions (every year)

- ☐ Form W-2 from each employer
Box 12 codes D, AA, E or G, and the Box 13 retirement plan check
- ☐ Year-end 401(k) plan statement
Your deferrals, the employer match and the vested balance
- ☐ Last pay stub of the year from each job
Backs up year-to-date deferrals if a W-2 is late
- ☐ Total deferrals across all plans this year
Your own sum, to compare with the yearly limit
- ☐ Split of catch-up deferrals between pre-tax and Roth
From the plan statement; higher-paid workers may see Roth catch-up from 2026
- ☐ Corrective distribution letter for an excess deferral
Only if a plan returned money over the limit

Withdrawals and retirement payouts

- ☐ Form 1099-R for each payout from the plan
Check Box 1, Box 2a, Box 4 withholding and the code in box 7 (7a on 2026 forms)
- ☐ Hardship withdrawal approval from the plan
Shows the reason and the date paid
- ☐ Required minimum distribution notice
From the plan, for the year you reach RMD age or retire
- ☐ Records of after-tax (non-Roth) contributions
Basis that comes back tax-free; see Box 5 of the 1099-R
- ☐ Year of your first Roth 401(k) deferral
Needed when Box 7 shows code B

Rollovers

- ☐ Form 1099-R from the old plan
Code G for a direct rollover
- ☐ Deposit confirmation from the receiving IRA or plan
Date and amount, to prove the deposit was on time

- ☐ Form 5498 from the receiving IRA
Arrives in late spring; keep it with the return
- ☐ Check stub or bank record for an indirect rollover
Date received and the tax withheld by the plan

Plan loans

- ☐ Loan statement for the year
Balance, payments and payment schedule
- ☐ Default or loan offset notice
Explains a 1099-R with code L or a loan offset
- ☐ Separation date from the employer
A loan often comes due after you leave the job

Early withdrawal exceptions and prior years

- ☐ Proof of the exception to the 10% additional tax
For example a separation letter, a disability finding or a court order
- ☐ Last year's return, with any Form 5329
Shows rollovers or excess deferrals that crossed tax years
- ☐ Beneficiary papers for an inherited 401(k)
Plan's beneficiary form and death certificate, with code 4 on the 1099-R