

Retiree return folder: age, benefits, payouts and gifts

One list per household, with both spouses' birth dates at the top. Strike out the lines that do not apply, so the preparer can tell a missing form from one that never existed.

Client or engagement

Age and identity (for the senior deduction)

- ☐ Birth dates of you and your spouse
Age 65 by year end sets the senior and standard deduction amounts
- ☐ Social Security card for each spouse
The SSN must be valid for employment to claim the senior deduction
- ☐ Filing status note
Married couples must file jointly to claim the senior deduction

Retirement income

- ☐ Form SSA-1099 for each spouse
Box 5 net benefits; also lists Part B premiums taken out
- ☐ Form RRB-1099 for railroad retirement benefits
From the Railroad Retirement Board, if any
- ☐ Form 1099-R for each pension, annuity and IRA payout
One per payer; check the taxable amount and tax withheld
- ☐ RMD notice and year-end statement from each IRA custodian
Shows the required amount and that it was paid out
- ☐ Withholding elections on pensions and IRA payouts
Form W-4P or W-4R on file with each payer

Interest, dividends and other income

- ☐ Form 1099-INT from each bank, including tax-exempt interest
Tax-exempt interest counts in the Social Security test
- ☐ Form 1099-DIV and the brokerage consolidated statement
Includes sales on Form 1099-B
- ☐ Form W-2 or Form 1099-NEC for part-time or consulting work
Only if you still earned wages or fees
- ☐ Form 1099-G for a state tax refund
From the state tax agency, if you itemized last year

Charity and IRA gifts

- ☐ Custodian record of each qualified charitable distribution
Date, amount and charity paid directly from the IRA
- ☐ Charity acknowledgment letter for each QCD and cash gift
Written letter from the charity with date and amount
- ☐ Receipts for cash gifts made in 2026, even without itemizing
Non-itemizers can deduct some cash gifts from 2026

Medical and home costs (if you may itemize)

- ☐ Medigap, Medicare Advantage and Part D premium statements
Year-end statement from each insurer
- ☐ Long-term care insurance premium statement
From the insurer; a qualified policy counts within age limits
- ☐ Bills for nursing home, in-home care, hearing aids and glasses
Paid during the year, with the patient's name
- ☐ Form 1098 and property tax bills
Mortgage interest and real estate tax paid

Credits and prior year

- ☐ Physician's statement of permanent and total disability
For Schedule R if you are under 65 and retired on disability
- ☐ Last year's federal return
To compare income and pick up carryovers