

Notice 703

(Rev. September 1997)



Department of the Treasury Internal Revenue Service

Read This To See If Your Benefits May Be Taxable

Fill in lines A through E below to see if you may have to include part of your Social Security benefits on your 1997 Federal income tax return. If your Social Security and/or SSI (Supplemental Security Income) benefits were your only source of

income for 1997, you probably will not have to file a Federal income tax return.

Note: *If you plan to file a joint income tax return and your spouse also received a Form(s) SSA-1099,*

add your spouse's amounts to yours on lines A, C, and D below. Even if your spouse did not receive a Form(s) SSA-1099, include his or her income on lines C and D.

- A** Enter the amount from **box 5** of all your Forms SSA-1099. If both you and your spouse received a Form SSA-1099, see the **Note** above **A** _____
If line A is zero or less, stop here; none of your benefits are taxable this year.
- B** Enter one-half of the amount on line A **B** _____
- C** Enter the total of any taxable income such as taxable pensions, wages, interest, and dividends . . . **C** _____
- D** Enter any tax-exempt interest such as interest on municipal bonds **D** _____
- E** Add lines B, C, and D, and enter the total here. **Then, read the information below** **E** _____

Part of your Social Security benefits may be taxable if, for 1997, you were:

- 1. **Single**, and **line E** above is over \$25,000.
- 2. **Married**, and
 - You would file jointly, and **line E** above is over \$32,000; **or**
 - You would file separately, and **Line E** above is more than zero (over

\$25,000 if you lived apart from your spouse for all of 1997).

If your figures show that part of your benefits may be taxable, see **Social Security Benefits** in your Federal income tax return instructions. If they do not, none of your benefits are taxable this year unless you exclude income from sources outside the United States, interest income from series EE U.S.

savings bonds issued after 1989, or employer-provided adoption benefits. For more details, get IRS **Pub. 915** or call the IRS as explained below.

Note: *If your figures show that part of your benefits may be taxable and you received benefits in 1997 that were for a prior year, see Pub. 915 for rules on a special election you can make that may reduce the amount of your taxable benefits.*

Get Your Federal Tax Questions Answered by the IRS

If you have questions about whether your Social Security benefits are taxable, see the 1997 Federal income tax return instructions for ways to get help from the IRS. If you do not have the instructions, call the local number listed in your phone book under "United States Government, Internal Revenue Service." If your area does not have a local number, dial **1-800-829-1040**.

You will not be charged for the call unless your phone company charges you for local calls.

The IRS has a separate number for people with TTY/TDD equipment.

If you prefer, you may send your written tax questions to your IRS District Director. To get the address, call the number for your area as explained before.

TTY/TDD Phone Help

All areas in the U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico, **1-800-829-4059** (for use **ONLY** with TTY/TDD equipment)

Hours of TTY/TDD Operation

8:00 A.M. to 6:30 P.M. EST (Jan. 1–April 4)

9:00 A.M. to 7:30 P.M. EDT (April 5–April 15)

9:00 A.M. to 5:30 P.M. EDT (April 16–Oct. 31)

8:00 A.M. to 4:30 P.M. EST (Nov. 1–Dec. 31)

DO NOT RETURN THIS NOTICE TO THE SSA OR THE IRS