

Submit 1099 Data

FOR ORGANIZATIONS USING THE SPREADSHEET METHOD

What We'll Cover

- Important dates/reminders
- 1099 Tax Report Checklist
- 1099 spreadsheet review
 - ✓ Steps to make updates at account level in Superior platform
 - ✓ Steps to make updates within spreadsheet and upload to Superior platform
 - ✓ Providing HSA date-of-death balances for certain beneficiary distributions, if applicable
 - ✓ Providing 2025 fair market values for certain Coverdell ESAs, if applicable

Important Dates/Reminders

FROM NOW THROUGH JULY 2026

Important Dates/Reminders

December 2025 – February 2026

December 2025

- Confirm tax reporting settings
- Notify your data processor that Superior is completing 2025 reporting and review tax file specifications, if applicable
- Ensure accuracy of owner data
- Confirm organization data is accurate in our site

January 2026

- **Jan. 12th** – Deadline communicated to data processors to submit 1099/5498 data for clients, if applicable
- **Due Jan. 14th** – 1099-R, 1099-Q, 1099-SA, & 5498 information submission to Superior (5498-ESA & 5498-SA optional)
- **Jan. 15th** – Original tax form production (5498 series) if approved by your organization
- **Jan. 16th** – Original tax form production (1099 series) if approved by your organization

January 2026 (cont'd)

- **Jan. 21st** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- **Jan. 23rd** – Final day to approve 1099 & 5498 series tax form production to meet IRS mailing deadline
- **Jan. 26th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- Reconcile state withholding, if applicable

February 2026

- **Due Feb. 2nd** – Forms 1099 & FMV/RMD info (5498) to owners
- **Feb. 20th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- Reconcile state withholding, if applicable

Important Dates/Reminders

March 2026 – July 2026

March 2026

- **Mar. 27th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- **Due Mar. 31st** – 1099 information return filing with IRS (Superior)
- **Due Mar. 31st** – 1099 information return filing with state agencies, as needed (your organization)
- Reconcile state withholding, if applicable

April 2026

- **Apr. 15th** – Tax day & prior-year contribution deadline
- **Apr. 22nd** – Deadline communicated to data processors to submit remaining 5498 data for clients, if applicable
- **Due Apr. 23rd** – 5498-ESA information submission to Superior
- **Apr. 24th** – First tax form production (5498-ESA & 5498-SA) if approved by your organization
- **Apr. 24th** – Corrected & new original Form 5498 and 1099 series tax form production
- **Due Apr. 30th** – Forms 5498-ESA to desig. beneficiaries

May 2026

- **Due May 22nd** – 5498-SA information submission (& 5498 for missing 2025 contributions) to Superior
- **May 27th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization

June/July 2026

- **Due June 1st** – Forms 5498 and 5498-SA to owners
- **Due June 1st** – 5498 information return filing with IRS (Superior)
- **June 17th** – Corrected & new original tax form production (1099 & 5498 series)
- **July 30th** – Corrected & new original tax form production (1099 & 5498 series)
- **Due July 31st** – Final 1099 & 5498 information return filing with IRS (Superior)

Important Dates/Reminders

1st Quarter Superior Client Calendar

- Refer to the 1st quarter Superior Client Calendar in our Help Center for additional reminders: <https://help.superiorira.com/info/2026-client-calendar>
- Use the calendar alongside monthly tasks for a streamlined, full-picture view of priorities.

SUPERIOR Calendar for All Solutions						
January 2026						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 New Year's Day Holiday - Superior IRA & HSA Closed	2 Black Solution: Review 1099 & 5498 Tax Report Checklists to Submit/Approve Tax Year 2025 Reporting	3
					Black Solution: Review SIMPLE IRA Reports to Provide Additional Tax Year 2025 Account Activity, If Applicable	
4	5 Green Solution: Upload 12/31/2025 FMVs to Superior to Calculate 2026 RMDs Silber Solution: (Optional) Upload 12/31/2025 FMVs to Superior to Calculate 2026 RMDs	6 Black & Green Solutions: Review Your Organization's January Scheduled Distributions	7 All Solutions: Contact ESA Designated Beneficiaries Turning Age 30 This Quarter, If Applicable	8	9	10
11	12 Black Solution: Deadline Superior Communicated to Data Processors to Submit 1099 & 5498 Tax Files, If Applicable	13	14 Black Solution: First Deadline to Submit & Approve Form 1099 & 5498 Production in Superior	15 Black Solution: Superior IRA & HSA Prints & Mails Forms 5498 (If approved by your organization)	16 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 (If approved by your organization)	17
18	19 Martin Luther King, Jr. Day Holiday - Superior IRA & HSA Closed	20	21 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	22	23 Black Solution: Final Deadline to Submit & Approve Form 1099 & 5498 Production in Superior to Ensure Timely Mailing/IRS Filing	24

SUPERIOR Calendar for All Solutions					
February 2026					
Tuesday	Wednesday	Thursday	Friday	Saturday	
3 Black & Green Solutions: Review Your Organization's February Scheduled Distributions	4 Black & Green Solutions: Review Your Organization's Recurring Distribution Settings For RMD Notifications By February 10th	5	6	7	
10	11 Black & Green Solutions: Prepare for RMD Notification Mailing That Will Occur February 20th	12 All Solutions: Remove/Add User Access in Superior Platform, As Applicable	13	14	
17	18	19	20 Black & Green Solutions: Superior IRA & HSA Generates RMD Notifications for Owners Turning Age 73 and Older	21	
24	25 All Solutions: Review Your Organization's Investment Rates and Make Updates, As Applicable	26 All Solutions: Reconcile Your Organization's State Withholding, If Applicable	27 All Solutions (Implementing or Merging Organizations Only): Superior IRA & HSA Prints & Mails Amendments to Owners with Accounts Established Before Your "Go-Live" Date (If quote was signed by your organization)	28	
2	3 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	4	5	6	
9	10 Solutions: Review Your Organization's Investment Rates (Make Updates, As Applicable)	11	12	13	
16	17 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	18	19	20	
23	24 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	25	26	27	
30	31 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	1	2	3	
7	8 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	9	10	11	
14	15 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	16	17	18	
21	22 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	23	24	25	
28	29 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	30	31	1	

SUPERIOR Calendar for All Solutions					
March 2026					
Tuesday	Wednesday	Thursday	Friday	Saturday	
4 Black & Green Solutions: View Beneficiary Claim Statuses	5	6	7 All Solutions: Review Pending Transactions	8	
11	12	13	14	15	
18	19	20	21	22	
25 Solutions: Review Your Organization's Investment Rates (Make Updates, As Applicable)	26	27	28 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	29	
1	2	3	4	5	
8	9 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	10	11	12	
15	16	17	18	19	
22	23	24	25	26	
29	30	31	1	2	

Notes:	
Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	
IRS Deadline: Tax Year 2025 1099 Series IRS Filing Deadline	

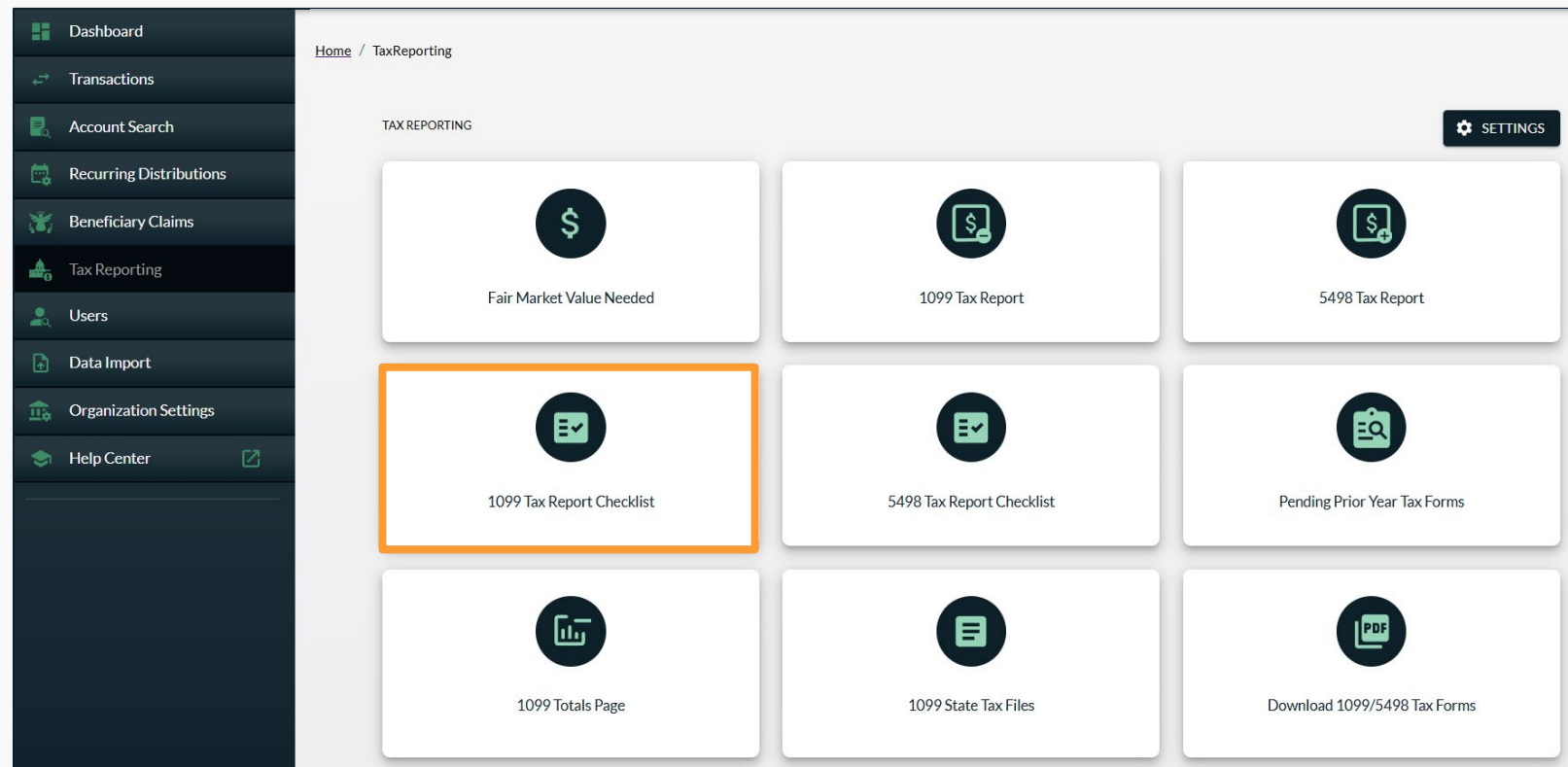
1099 Tax Report Checklist

FOLLOW CHECKLIST STEPS FOR EACH ACCOUNT TYPE

1099 Tax Report Checklist

Locate and review the checklist available for each account type:

- Click **Tax Reporting**.
- Click **1099 Tax Report Checklist**.



1099 Tax Report Checklist

Expand the checklist and follow the steps within each account type section to:

- Submit your 1099 data,
- Work tax reporting errors (if applicable), and
- Validate & approve 1099 tax form production.

Note: Only accounts for which you have tax reporting enabled will appear, as shown under the **Tax Reporting>Settings** page.

IRA Distributions (1099-R)

- 1. Submit 1099 Data to Superior - Spreadsheet Method**
 - Click **Export Distributions** to download/save your 2025 distributions from Superior platform and add/update distribution records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Distributions** to re-upload the file, and move to step #2
- 2. Work Tax Reporting Errors - Spreadsheet Method**
 - Click **View Errors** to confirm if any errors occurred from the uploaded file
 - Download the error file, if applicable, and correct records under account level or within spreadsheet
 - If corrected within spreadsheet, upload corrected records under **Data Import>Add/Update Distributions** page
 - Review audit details report to view records that were added/updated
- 3. Validate & Approve 1099 Tax Form Production**
 - Click **Get Report** to produce the 1099 Tax Report
 - Confirm 2025 is listed as the **Tax Year** and click **Search**
 - Select 1099-R from **Show tax form type** drop-down
 - Click **Export** to produce a spreadsheet of the data
 - Validate all records are 100% accurate (make updates under owners' accounts in platform, if needed)
 - Expand the **Approve Tax Form Production** section below and click **Create 1099-R Tax Forms** to approve tax form production (Tax forms will not be mailed to owners/submitted to IRS unless approved)

1099 Spreadsheet Review

DOWNLOADING/REVIEWING A SPREADSHEET

1099 Spreadsheet Review

Download/Review Process

Your organization will follow these steps for submitting 1099 data:

- **Pull distribution spreadsheets from Superior platform to review distribution information.**
- **Make updates as needed using one of the following ways:**
 1. If minimal updates are needed, make changes under the owner's account in the Superior platform.

OR

 2. If many updates are needed, update the spreadsheet with changes and re-upload to Superior platform.

1099 Spreadsheet Review

Download Spreadsheet

- Return to the **1099 Tax Report Checklist**.
- Expand the applicable checklist section, depending on the form type you are downloading.
 - ✓ **IRA Distributions (1099-R)**
 - ✓ **HSA Distributions (1099-SA)**
 - ✓ **Coverdell ESA Distributions (1099-Q)**

TAX REPORTING

1099 Reporting Checklist

IRA Distributions (1099-R)

HSA Distributions (1099-SA)

Coverdell ESA Distributions (1099-Q)

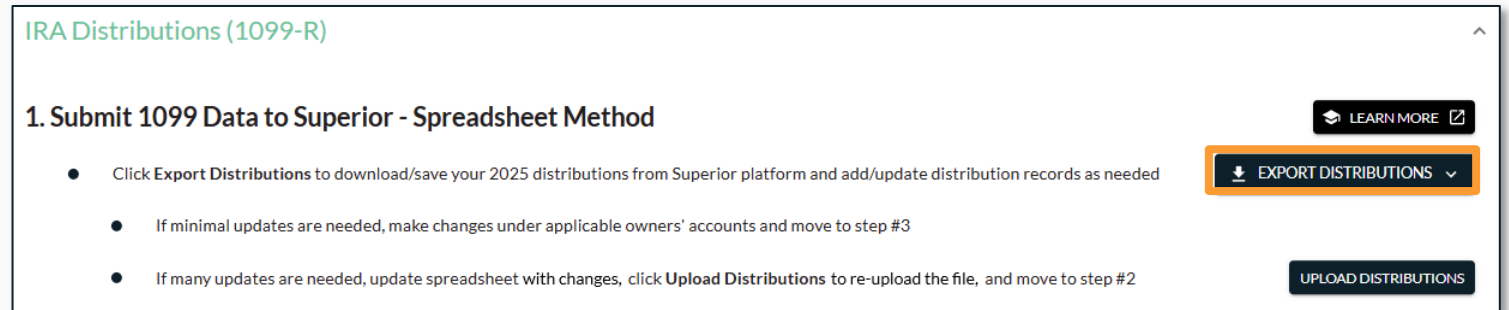
Approve Tax Form Production

1099 Spreadsheet Review

Download Spreadsheet

Follow the steps within the **Submit 1099 Data to Superior** section:

- Click **Export Distributions** to download/review the 2025 distributions currently listed in the platform for that account type.
 - ✓ Download as .tsv, or
 - ✓ Download as .xlsx



IRA Distributions (1099-R)

1. Submit 1099 Data to Superior - Spreadsheet Method

- Click **Export Distributions** to download/save your 2025 distributions from Superior platform and add/update distribution records as needed
- If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
- If many updates are needed, update spreadsheet with changes, click **Upload Distributions** to re-upload the file, and move to step #2

[LEARN MORE](#)

EXPORT DISTRIBUTIONS

UPLOAD DISTRIBUTIONS

1099 Spreadsheet Review

Download Spreadsheet

- Click the **Notifications** bell once available.
- Click the file name to download report.
- Save the spreadsheet to your computer.

The screenshot displays the '1099 Reporting Checklist' page within the 'SUPERIOR IRA & HSA TRAINING' interface. The page is titled 'TAX REPORTING' and '1099 Reporting Checklist'. Below the title, it says 'IRA Distributions (1099-R)'. The checklist is divided into two main sections: '1. Submit 1099 Data to Superior - Spreadsheet Method' and '2. Work Tax Reporting Errors - Spreadsheet Method'. Each section contains a list of steps. A notification pop-up is visible on the right side, titled 'Notifications', showing a document icon and the message: 'distribution-2025-12-03T12:39:53.xlsx was successfully generated.' The notification is dated '1 minute ago'.

1099 Reporting Checklist

IRA Distributions (1099-R)

1. Submit 1099 Data to Superior - Spreadsheet Method

- Click **Export Distributions** to download/save your 2025 distributions from Superior platform and add/update distribution records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Distributions** to re-upload the file, and move to step #2

2. Work Tax Reporting Errors - Spreadsheet Method

- Click **View Errors** to confirm if any errors occurred from the uploaded file
 - Download the error file, if applicable, and correct records under account level or within spreadsheet
 - If corrected within spreadsheet, upload corrected records under **Data Import>Add/Update Distributions** page
 - Review audit details report to view records that were added/updated

Notifications

Document 1 minute ago

distribution-2025-12-03T12:39:53.xlsx ***

was successfully generated.

1099 Spreadsheet Review

Compare Data with Core and Update, If Needed

- Expand the cells.
 - ✓ Click the arrow in the upper left corner of the spreadsheet.
 - ✓ Move cursor between columns A and B until the double arrow appears.
 - ✓ Double click your mouse to expand/display all cell data.
- Compare the distribution data with core system to confirm all reportable distributions match.
 - ✓ Use the **Sort & Filter** feature to sort the accounts in the same order as the reports from your core.
 - ✓ You may rearrange the rows, but do not rearrange the columns.

	A	B	C	D	E	F	G	H	I	J
1	Taxpayer	Account T	Account N	Account ID	Total Amo	Penalty Ar	Federal W	Federal W	State With	State With
2	555-56-6566	INHERITED Roth IRA		161535	20000	0	0	0	0	0
3	555-56-6566	ROTH IRA		161536	0	0	0	0	0	0
4	665-54-4443	TRADITIONAL IRA	123	161395	12434.06	0	0	0	2	248.68
5	432-22-2222									
6	523-52-3523									
7	132-13-2321									
8	123-45-6789									
9	732-52-5687									

	A	B	C	D	E
1	Taxpayer Id Number	Account Type	Account Number	Account ID	Total Amount
2	555-56-6566	INHERITED Roth IRA		161535	20000
3	555-56-6566	ROTH IRA		161536	0
4	665-54-4443	TRADITIONAL IRA	123	161395	12434.06
5	432-22-2222	TRADITIONAL IRA	123	1088	10000
6	523-52-3523	INHERITED TRADITIONAL IRA		143779	900
7	132-13-2321	INHERITED TRADITIONAL IRA		141128	0
8	123-45-6789	TRADITIONAL IRA	123	881	2000
9	732-52-5687	SIMPLE IRA	516236713	131	617.89

1099 Spreadsheet Review

Different Ways to Update Distribution Data

If no changes are needed to the spreadsheet:

No further action is needed for that account type's distribution data, and you may move to the next step of the checklist.

If edits are needed or data is missing from the spreadsheet:

Make changes one of the following two ways:

1. Search for the owner under the **Account Search** page and make changes under the owner's account level. (Follow the steps outlined on slides 17-20 to use this method.)

OR

2. Enter the changes to the saved spreadsheet pulled from Superior and upload the file under the **Data Import>Add/Update Distributions** page. (Follow the steps outlined on slides 21-30 to use this method.)

1099 Spreadsheet Review

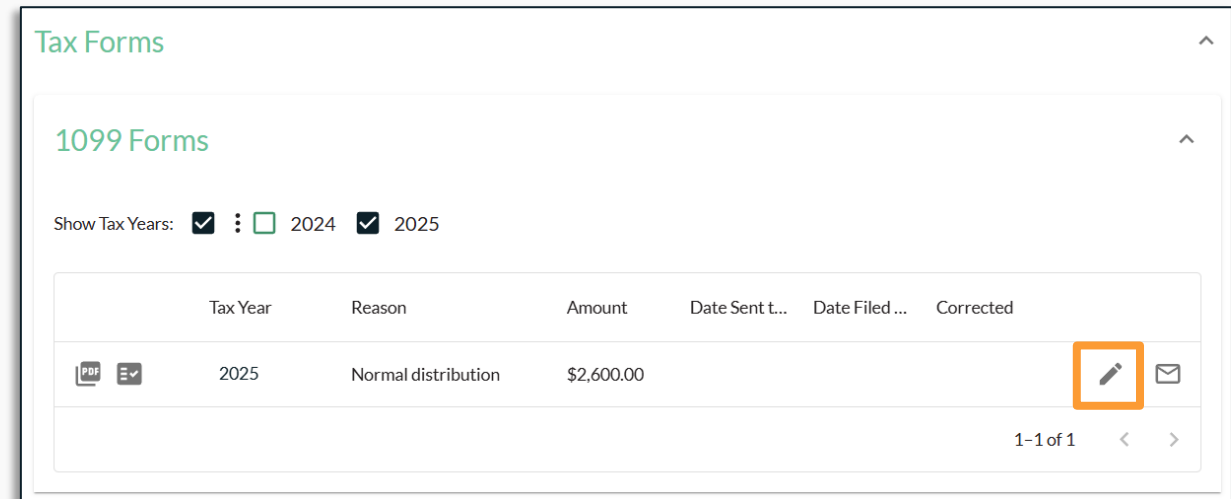
#1 – Make Changes at Account Level

To make distribution edits at the account level (if minimal changes are needed), a *Transactions Administrator* will take these steps:

- Search for owner under the **Account Search** page.
- Edit distribution information under **Tax Forms > 1099 Forms** section or **Distributions** section.

To edit under **Tax Forms** section:

- Expand the **Tax Forms>1099 Forms** section.
- Click the **Pencil** icon to make edits.




The screenshot displays the 'Tax Forms' interface. At the top, there's a '1099 Forms' section header. Below it, a filter for 'Show Tax Years' is set to '2024' and '2025'. A table lists the forms with columns: Tax Year, Reason, Amount, Date Sent to..., Date Filed..., and Corrected. One entry is shown for the year 2025 with the reason 'Normal distribution' and an amount of '\$2,600.00'. To the right of this entry, a pencil icon is highlighted with an orange box, indicating the edit function. At the bottom right, it shows '1-1 of 1' and navigation arrows.

Tax Year	Reason	Amount	Date Sent to...	Date Filed...	Corrected
2025	Normal distribution	\$2,600.00			

1099 Spreadsheet Review

#1 – Make Changes at Account Level

- Click the **Pencil** icon next to an existing distribution to change the amount(s).
- Enter the correct values in the applicable fields and click **Continue** to save changes.

Gross Amount	Federal Tax	State Tax	Date	
\$1,250	\$0.00	\$0.00	12/01/2025	
\$100	\$0.00	\$0.00	09/01/2025	
\$1,250	\$0.00	\$0.00	06/01/2025	
\$2,600	\$0.00	\$0.00		

Total Amount
\$ 1,500

Financial Organization Fee Amount
\$ 0

Federal Withholding Amount
\$ 0

State Withholding Amount
\$ 0




Distribution Date
12/01/2025

CONTINUE CANCEL

Distribution Reason
Normal distribution

Gross Amount
\$ 1,500

Net Amount
\$ 1,500

Gross Amount	Federal Tax	State Tax	Date	
\$1,500	\$0.00	\$0.00	12/01/2025	
\$100	\$0.00	\$0.00	09/01/2025	
\$1,250	\$0.00	\$0.00	06/01/2025	
\$2,850	\$0.00	\$0.00		

1099 Spreadsheet Review

#1 – Make Changes at Account Level

To edit under **Distributions** section:

- Expand the **Distributions** section.
- Click the **Reason** (distribution type).
- Click **Edit Details** to make changes.

Distributions ADD DISTRIBUTION

Show Tax Years: ☒ 2024 ☒ 2025

	Reason	Date	Gross Amount	Federal Withholding	State Withholding
<input checked="" type="checkbox"/> <input type="checkbox"/>	Normal distribution	12/01/2025	\$1,250.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> <input type="checkbox"/>	Normal distribution	09/01/2025	\$100.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> <input type="checkbox"/>	Normal distribution	06/01/2025	\$1,250.00	\$0.00	\$0.00

1-3 of 3 <

Distributions ADD DISTRIBUTION

Reason
Normal distribution

Method
Check

ID
3657

Date
12/01/2025

Date Signed

Net Amount
\$1,250.00

Total Amount
\$1,250.00

Federal Withholding
0%
\$0.00

State Withholding
0%
\$0.00

Penalty

Additional State
\$0.00

← ALL DISTRIBUTIONS EDIT DETAILS DELETE DISTRIBUTION

1099 Spreadsheet Review

#1 – Make Changes at Account Level

- Add any missing distributions that are a different distribution type by clicking **Add Distribution** to launch the **Distribute Money** workflow.

Distributions

ADD DISTRIBUTION

Show Tax Years: ☒ 2024 ☒ 2025

	Reason	Date	Gross Amount	Federal Withholding	State Withholding
<input checked="" type="checkbox"/> <input type="checkbox"/>	Normal distribution	12/01/2025	\$1,250.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> <input type="checkbox"/>	Normal distribution	09/01/2025	\$100.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> <input type="checkbox"/>	Normal distribution	06/01/2025	\$1,250.00	\$0.00	\$0.00

1-3 of 3 < >

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet Under Data Import

To enter distribution updates within the downloaded spreadsheet and upload changes to Superior platform:

- Add/save any changes to distribution data within saved spreadsheet.
- Refer to field definitions in the **Add/Update Distributions** template to ensure you follow formatting rules.
 - ✓ Return to the **1099 Tax Report Checklist**.
 - ✓ Click **Upload Distributions**.
 - ✓ Click the **Click Here** link to download the template.
 - ✓ Refer to the **Field Definitions** and **Distribution Types** tabs.

1. Submit 1099 Data to Superior - Spreadsheet Method

- Click **Export Distributions** to download/save your 2025 distributions from Superior platform and add/update distribution records as needed
- If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
- If many updates are needed, update spreadsheet with changes, click **Upload Distributions** to re-upload the file, and move to step #2

TRANSACTIONS

Import Distributions

The steps below will help you import new distributions to the financial organization.

1 Upload New Distribution Information

[Click Here](#) to download an Excel template, or:

Drag 'n' drop file here
or
CHOOSE FILE

Accepted Files: tsv, xlsx

	A	B	C	D	E
1	Taxpayer Id Number	Account Type	Account Number	Account ID	Total Amount
2					
3					
4					
5					
6					
7					
8					

Ready **Sheet1** **Field Definitions** **Distribution Types** +

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet Under Data Import

- Do not remove any IDs listed within the spreadsheet if updates are made to that row (e.g., **Account ID, Distribution ID, Scheduled Distribution ID** columns).

- ✓ This ensures updates are applied to the existing distribution and do not duplicate the distribution.
- ✓ If adding a new row to the spreadsheet to record a missing distribution, leave the ID columns blank.

D
Account ID
161535
161536
161395

W	X
Distribution Id	Scheduled Distribution Id
34913	
34964	
	3172

- If a distribution should not be reported, enter “\$0” in the value fields to change the amount to “\$0” in Superior. (Do not delete the row unless you also delete the distribution under the owner’s account level.)

E	F	G	H
Total Amount	Penalty Amount	Federal Withholding Percent	Federal Withholding Amount
20000	0	0	0
0	0	0	0
12434.06	0	0	0
0 10000	0	0 10	0 1000

- To change a **Distribution Reason**, update any dollar values to \$0 within that row, and add a new row with the correct values and **Distribution Reason**.

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet Under Data Import

After saving changes to spreadsheet, upload the spreadsheet to the Superior platform:

- Return to the **1099 Tax Report Checklist**.
- Click **Upload Distributions** to navigate to the **Data Import** page.

IRA Distributions (1099-R)

1. Submit 1099 Data to Superior - Spreadsheet Method

- Click **Export Distributions** to download/save your 2025 distributions from Superior platform and add/update distribution records as needed
- If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
- If many updates are needed, update spreadsheet with changes, click **Upload Distributions** to re-upload the file, and move to step #2

[LEARN MORE](#)

[EXPORT DISTRIBUTIONS](#)

UPLOAD DISTRIBUTIONS

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet Under Data Import

- Click **Choose File** to locate your saved file or drag 'n' drop it into the field.
- Click **Continue**.

Note: Make sure you close the file before you click **Continue**. If it's open, you'll receive an error.

The screenshot shows a web interface titled "TRANSACTIONS" with a sub-header "Import Distributions". Below the title, a message states: "The steps below will help you import new distributions to the financial organization." A progress bar on the left indicates three steps: 1. Upload New Distribution Information (active), 2. Assign Columns, and 3. Verify and Complete. In the first step, there is a link "Click Here" to download an Excel template, or a dashed box for file upload. Inside the dashed box, it says "Drag 'n' drop file here" or "CHOOSE FILE". Below the dashed box, it says "Accepted Files: tsv, xlsx". A "CONTINUE" button is located below the dashed box.

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet Under Data Import

- Match the columns that will be read from the file, so they match Superior's **Add/Update Distributions** template. (Every column should match unless you moved columns around while editing.)

✓ Upload New Distribution Information

2 Assign Columns

Use the options below to assign the accepted column headers to those from the uploaded file.

Taxpayer Id Number
Taxpayer Id Number

Account Type
Account Type

Account Number
Account Number

Account ID
Account ID

Total Amount
Total Amount

Taxpayer Id Number	Account Type	Account Number	Account ID	Total Amount
555-56-6566	INHERITED_ROTH_IRA	---	161535	20000
555-56-6566	ROTH_IRA	---	161536	0

i

The file will upload using the corrected column headers shown

CONTINUE

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet Under Data Import

- If a column does not match, select the text that matches the title of each column header. (**Important:** If this step is not followed the entire file may error.)
 - ✓ **Example:** In the **Taxpayer Id Number** drop-down, if “Account Owner Name” were listed, you would click the drop-down and change the selection to “Taxpayer Id Number” so it matches the title of the column header.
- Update the remaining column headers, if needed (scroll right until all are completed).
- Click **Continue** after all columns match.

The screenshot displays the 'Data Import' interface for reviewing 1099 spreadsheets. At the top, there is a row of six dropdown menus for column headers: 'Taxpayer Id Number', 'Account Type', 'Account Number', 'Account ID', 'Total Amount', and 'Penalty Amount'. The 'Taxpayer Id Number' dropdown is highlighted with an orange box, and its menu is open, showing a list of options including '[None]', 'Taxpayer Id Number', 'Account Type', 'Account Number', 'Account ID', 'Total Amount', 'Penalty Amount', 'Federal Withholding Percent', 'Federal Withholding Amount', 'State Withholding Percent', 'State Withholding Amount', 'Additional State Withholding', 'Withholding State', 'Net Income Attributable', 'Distribution Reason', and 'Distribution Method'. The 'Taxpayer Id Number' option is selected and highlighted with an orange box. Below the dropdowns, there is a large text area with the heading 'Contributions' and a sub-heading 'How distributions to the financial organization.' followed by a paragraph of text. At the bottom, there is another row of six dropdown menus, identical to the top row, with the 'Taxpayer Id Number' dropdown also highlighted with an orange box.

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet Under Data Import

- Check the box to confirm the data you're submitting is accurate.
- Click **Continue** to upload the changes.

TRANSACTIONS

Import Distributions

The steps below will help you import new distributions to the financial organization.

✓

Upload New Distribution Information

✓

Assign Columns

3

Verify and Complete

☒

I agree that the user information is accurate and has been authorized by the organization.

CONTINUE

1099 Spreadsheet Review


#2 – Upload Changes to Spreadsheet – Review Status


After the file upload is complete, an email will be sent indicating the file status to all *Data Processor* user roles set up to receive email notifications and any user set up to receive ALL notifications.

- **Distribution File Validation Results**

- ✓ Indicates how many records have been validated and will be applied from your file upload
- ✓ Provides next steps to resolve errors, if applicable

A corresponding task will also be added to the Dashboard of the Superior platform for *Data Processor* user roles with the next steps that may be required.

 Task - Review Add/Update Distributions Data Import Results

Due: 12/10/2025 

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet – Review Status

Follow the steps in the task to navigate to the **Data Import>Add/Update Distributions** page.

- Locate the date/file name of your upload.
- If file appears “green” the updates were applied to the platform.
- Click **Export Details** to download an audit trail.

The screenshot displays the 'Data Import' section of the Superior IRA & HSA Training platform. On the left is a dark sidebar with navigation links: Dashboard, Transactions, Account Search, Recurring Distributions, Beneficiary Claims, Tax Reporting, Users, Data Import (highlighted), Organization Settings, and Help Center. The main content area is titled 'DATA IMPORT' and 'Import Distributions'. Below this, it says 'View the status of uploaded data files or upload additional files using the options below'. A section titled 'Data File Uploads' for 'Superior IRA & HSA Training' contains a filter bar with 'PROCESSING', 'ERROR', and 'COMPLETED' options. Two rows of data are shown, both with green checkmarks indicating successful uploads. The first row is for '12/04/2025 - distribution-2025-12-04T02_27_11.xlsx' (2 records, 2 updated, completed 12/04/2025). The second row is for '12/03/2025 - distribution-2025-12-03T01_12_31.xlsx' (99 records, 3 updated). For each row, an 'EXPORT DETAILS' button is visible, with the first one highlighted by an orange box. A dropdown menu for the first row shows options to 'Download *.tsv' and 'Download *.xlsx'.

Note: It may take several minutes for the file to apply. If you don't receive an email/task, do not re-upload the file. It may cause the data to apply twice. Instead, contact Superior.

1099 Spreadsheet Review

#2 – Upload Changes to Spreadsheet – Review Status

If the file appears red, it means there were errors that occurred during your file upload.



Review the **Work Tax Reporting Errors** section of the **1099 Tax Report Checklist** for more information and to access our **#4 Tax Year 2025: Work Tax Reporting Errors – Spreadsheet Method** training module (linked under the **Learn More** button for that section).

2. Work Tax Reporting Errors - Spreadsheet Method

LEARN MORE

- Click **View Errors** to confirm if any errors occurred from the uploaded file
- Download the error file, if applicable, and correct records under account level or within spreadsheet
- If corrected within spreadsheet, upload corrected records under **Data Import>Add/Update Distributions** page
- Review audit details report to view records that were added/updated

VIEW ERRORS

1099-SA Spreadsheet Review

Validate HSA Date-of-Death Values for 2025 Beneficiary Distributions

If you have 2025 HSA beneficiary distributions to report, the beneficiary's portion of the decedent's HSA date-of-death balance must also be reported on the 1099-SA.

Follow these steps to provide this data.

- Expand the **HSA Distributions (1099-SA)** section of the **1099 Tax Report Checklist**.
- Click the **View FMVs Needed** button within the **Submit 1099 Data to Superior** section.



1099-SA Spreadsheet Review

Validate HSA Date-of-Death Values for 2025 Beneficiary Distributions


- Confirm **2025** is listed in the **Tax Year** field and click **Search**.
- Select **Health Savings Account** from the **Show accounts** drop-down.
- Click **Export**.


TAX REPORTING


Fair Market Value Needed


Tax Year   **SEARCH**

Show acco...

Health Savings Account 



 **EXPORT**

Owner	Taxpayer Id Number	Account Type	Account #	Date of Death Balance	Date of Death
Hannah Stevens	***-**-3984 	Health Savings ...	411803741	\$0.00	

Rows per page: 10 ▾ 1-1 of 1 < >

1099-SA Spreadsheet Review

Validate HSA Date-of-Death Values for 2025 Beneficiary Distributions

If the beneficiary's portion of the date-of-death balance of the HSA is accurate, move to the **Validate & Approve Tax Form Production** section of the HSA Distributions checklist.

If updates are needed:

- Search for the beneficiary under the **Account Search** tab.
- Expand the **Distributions** section under the HSA account.
- Click the **Death distribution...** listed for 2025 and click **Edit Details**.

The screenshot displays the 'Distributions' section of an HSA account interface. At the top, there is a green 'ADD DISTRIBUTION' button. Below it, a 'Show Tax Years' dropdown is set to '2025'. A table lists distributions with columns for Reason, Date, Gross Amount, Federal Withholding, and State Withholding. One row is highlighted with an orange border, showing 'Death distribution by non-spouse b...' on 11/26/2025 for a gross amount of \$10,000.00. Below the table, a detailed view of this distribution is shown, including fields for Reason, Method, ID, Date, Date Signed, Total Amount, State Withholding, Additional State, Net Amount, Federal Withholding, and Penalty. At the bottom of the details view, there are three buttons: 'ALL DISTRIBUTIONS', 'EDIT DETAILS' (highlighted with an orange border), and 'DELETE DISTRIBUTION'.

Reason	Date	Gross Amount	Federal Withholding	State Withholding
Death distribution by non-spouse b...	11/26/2025	\$10,000.00	\$0.00	\$0.00

Distributions

Reason: Death distribution by non-spouse beneficiary in year of death

Method: Check

ID: 38263

Date: 11/26/2025

Date Signed: 11/26/2025

Total Amount: \$10,000.00

State Withholding: 0% \$0.00

Additional State: \$0.00

Net Amount: \$10,000.00

Federal Withholding: 0% \$0.00

Penalty: \$0.00

← ALL DISTRIBUTIONS EDIT DETAILS DELETE DISTRIBUTION

1099-SA Spreadsheet Review

Validate HSA Date-of-Death Values for 2025 Beneficiary Distributions

- Enter the beneficiary's portion of the decedent's HSA date-of-death balance in the **Beneficiary's Portion of the Date of Death Balance** field.
 - ✓ **Example:** If the HSA balance on date of death was \$15,000, and the beneficiary received 50% of the HSA, enter "\$7,500" in this field.
- Click **Continue** and proceed with clicking **Continue** until you receive the "Distribution successfully updated" message at the bottom of the screen.

The screenshot shows a web form titled "Distributions". At the top right is a button labeled "ADD DISTRIBUTION". The form is divided into three steps: 1. Select Distribution Reason, 2. Provide Distribution Amounts, and 3. Select Distribution Method. In step 1, there is a "Choose One" section with radio buttons for "Normal distribution" and "Transfer to another HSA". Below these is a "Show more reasons" toggle switch and a dropdown menu labeled "More reasons" with "Beneficiary Distribution" selected. To the right of the dropdown is a text input field labeled "Beneficiary's Portion of Date of Death Balance", which is highlighted with an orange border. Below the dropdown are four radio button options: "by spouse beneficiary taken at any time after death", "by estate or other beneficiary taken in the year of death" (which is selected), "by estate beneficiary taken after the year of death", and "by other beneficiary taken after the year of death". At the bottom of step 1 are two buttons: "CONTINUE" (highlighted with an orange border) and "CANCEL". A success message at the bottom of the form reads "Distribution successfully updated" with a green checkmark icon and a close button (X).

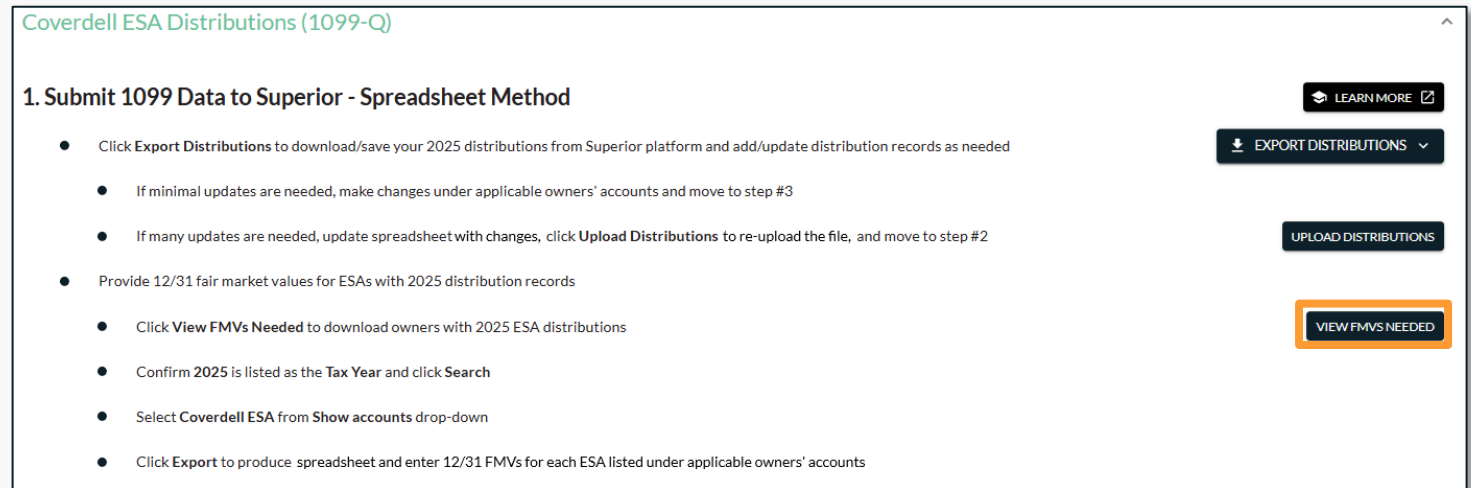
1099-Q Spreadsheet Review

Validate ESA 12/31/2025 FMVs if 2025 Distribution Occurred

If you have 2025 Coverdell ESA distributions to report, the 12/31/2025 fair market value (FMV) must also be reported for those ESAs.

Follow these steps to provide this data.

- Expand the **Coverdell ESA Distributions (1099-Q)** section of the **1099 Tax Report Checklist**.
- Click the **View FMVs Needed** button within the **Submit 1099 Data to Superior** section.



Coverdell ESA Distributions (1099-Q)

1. Submit 1099 Data to Superior - Spreadsheet Method

- Click **Export Distributions** to download/save your 2025 distributions from Superior platform and add/update distribution records as needed
- If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
- If many updates are needed, update spreadsheet with changes, click **Upload Distributions** to re-upload the file, and move to step #2
- Provide 12/31 fair market values for ESAs with 2025 distribution records
 - Click **View FMVs Needed** to download owners with 2025 ESA distributions
 - Confirm 2025 is listed as the **Tax Year** and click **Search**
 - Select **Coverdell ESA** from **Show accounts** drop-down
 - Click **Export** to produce spreadsheet and enter 12/31 FMVs for each ESA listed under applicable owners' accounts

Buttons visible: **LEARN MORE**, **EXPORT DISTRIBUTIONS**, **UPLOAD DISTRIBUTIONS**, **VIEW FMVS NEEDED**



1099-Q Spreadsheet Review

Validate ESA 12/31/2025 FMVs if 2025 Distribution Occurred


- Confirm **2025** is listed in the **Tax Year** field and click **Search**.
- Select **Coverdell ESA** from the **Show accounts** drop-down.
- Click **Export**.


TAX REPORTING


Fair Market Value Needed

Tax Year   **SEARCH**

Show acco...

Coverdell ESA 

 **EXPORT**

Owner	Taxpayer Id Number	Account Type	Account #	Date of Death Balance	Date of Death
Tina Faye	***-**-2336 	Coverdell ESA	123456	\$0.00	

Rows per page: 10 ▾ 1-1 of 1 < >

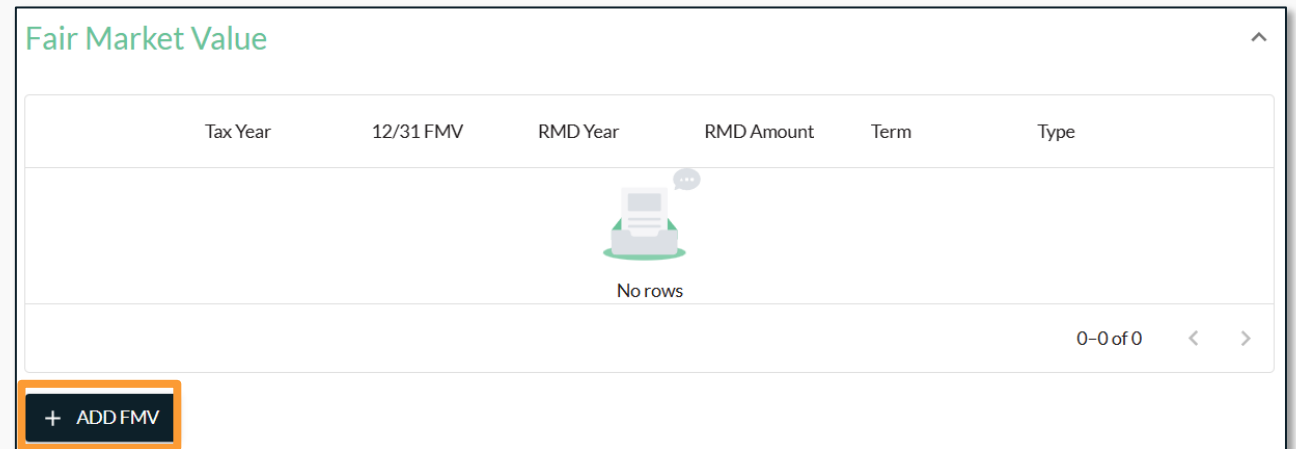
1099-Q Spreadsheet Review

Validate ESA 12/31/2025 FMVs if 2025 Distribution Occurred

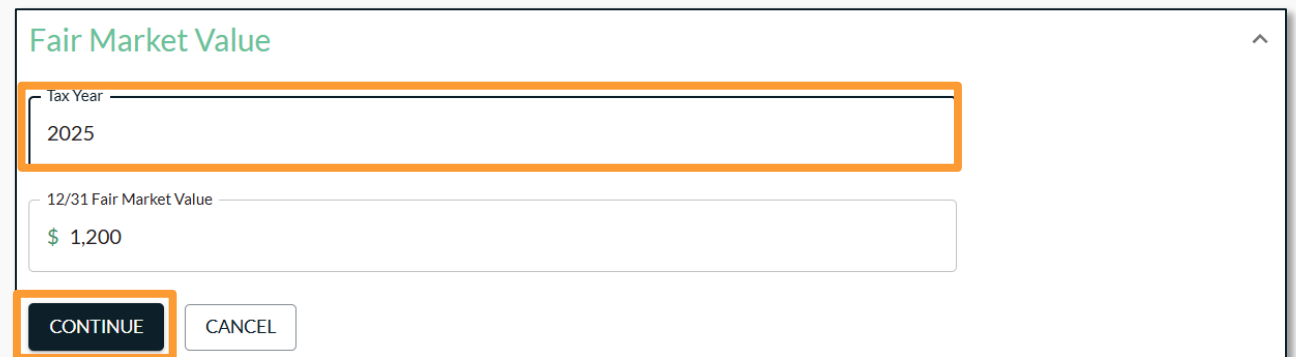
If the FMV information listed is accurate, move to the **Validate & Approve Tax Form Production** section of the Coverdell ESA Distributions checklist.

If updates are needed:

- Search for the designated beneficiary under the **Account Search** tab.
- Click the **Fair Market Value** section under the ESA account.
- Click **Add FMV** to enter a missing FMV or click the **Pencil** icon next to the listed balance to make changes for **Tax Year 2025**.

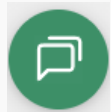


The screenshot shows a table titled "Fair Market Value" with columns: Tax Year, 12/31 FMV, RMD Year, RMD Amount, Term, and Type. The table is currently empty, displaying a "No rows" message with a printer icon. A "+ ADD FMV" button is located at the bottom left of the table area.



The screenshot shows the "Fair Market Value" entry form. It has two input fields: "Tax Year" with the value "2025" and "12/31 Fair Market Value" with the value "\$ 1,200". Both fields are highlighted with orange borders. At the bottom, there are two buttons: "CONTINUE" (highlighted with an orange border) and "CANCEL".

Questions?



CHAT WITH US OR CALL US AT 888.470.4542

MONDAY-FRIDAY, 8:00 A.M.-5:00 P.M., CT