

Validate & Approve Tax Form Production

FINAL STEPS FOR FORM 1099 & 5498 REPORTING

What We'll Cover

- Important dates/reminders
- 1099 reporting
 - ✓ Validating 1099 tax data
 - ✓ Approving production of Forms 1099-R, 1099-Q, and/or 1099-SA
- 5498 reporting
 - ✓ Validating 5498 tax data
 - ✓ Approving production of Forms 5498 (5498-ESA and 5498-SA optional)
- Tax form production dates

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 Black Solution: Review SIMPLE IRA Reports to Provide Additional Tax Year 2025 Account Activity, If Applicable	3
4	5 Green Solution: Upload 12/31/2025 FMVs to Superior to Calculate 2026 RMDs Silver 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 Black Solution: First Deadline to Provide Additional Information for SIMPLE IRA Reporting, If Applicable	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 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (if approved by your organization)	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	4	5	6	
9	10	11	12	13	
16	17	18	19	20	
23	24	25	26	27	
30	1 Black Solution: Superior IRA & HSA Sends Tax Year 2025 1099 (see Information Returns to IRS (if approved by your organization))	2	3	4	
6	7	8	9	10	
13	14	15	16	17	
20	21	22	23	24	
27	28	29	30	31	

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

Black Solution: Superior IRA & HSA Sends Tax Year 2025 1099 (see Information Returns to IRS (if approved by your organization))		IRS Deadline: Tax Year 2025 1099 Series IRS Filing Deadline	
----------------------------------------------------------------------------------------------------------------------------------------	--	--------------------------------------------------------------------	--

1099 Reporting

VALIDATING/APPROVING 1099 TAX DATA

1099 Reporting

Validate 1099 Tax Data

After completing all updates and reviewing/resolving any applicable errors, move to the **Validate & Approve 1099 Tax Form Production** section of the **1099 Tax Report Checklist**.

- Click **Get Report**.

3. Validate & Approve 1099 Tax Form Production

LEARN MORE

GET REPORT

- 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 Reporting

Validate 1099 Tax Data

- Enter **2025** for **Tax Year** and click **Search**.
- Select **Tax Form Type** from drop-down to filter by form type, if desired, or view all form types in one report.
- Click **Export**.
- Validate that each record appears correctly within the exported spreadsheet.
- Make any changes under that owner's account, if applicable.

TAX REPORTING

1099 Tax Report

Tax Year

2025

SEARCH

Show tax for...

EXPORT

Owner	SSN/ID	Corrected Indi...	Date Sent to Owner	Date Filed with IRS
TINA FAYE	***-**-2336		-	
JACK WARREN	***-**-5284		-	

1099 Reporting

Approve Production of Forms 1099-R, 1099-Q, and/or 1099-SA

After all tax forms have been reviewed/validated for 100% accuracy, approve Form 1099-R, 1099-Q, and/or 1099-SA tax form production.

- Expand the **Approve Tax Form Production** section of the **1099 Tax Report Checklist**.
- Click the applicable **Create “1099-R”, “1099-Q”, or “1099-SA” Tax Forms** buttons to approve production and create the applicable tax forms.

IMPORTANT: Tax forms will not be produced until you approve tax form production for that form type.

TAX REPORTING

1099 Reporting Checklist

IRA Distributions (1099-R)

HSA Distributions (1099-SA)

Coverdell ESA Distributions (1099-Q)

Approve Tax Form Production

IRA Distributions (1099-R)

Tax Forms Created

Tax Forms Sent to Owners

Tax Forms Sent to IRS

CREATE 1099-R TAX FORMS

HSA Distributions (1099-SA)

Tax Forms Created

Tax Forms Sent to Owners

Tax Forms Sent to IRS

CREATE 1099-SA TAX FORMS

Coverdell ESA Distributions (1099-Q)

Tax Forms Created

Tax Forms Sent to Owners

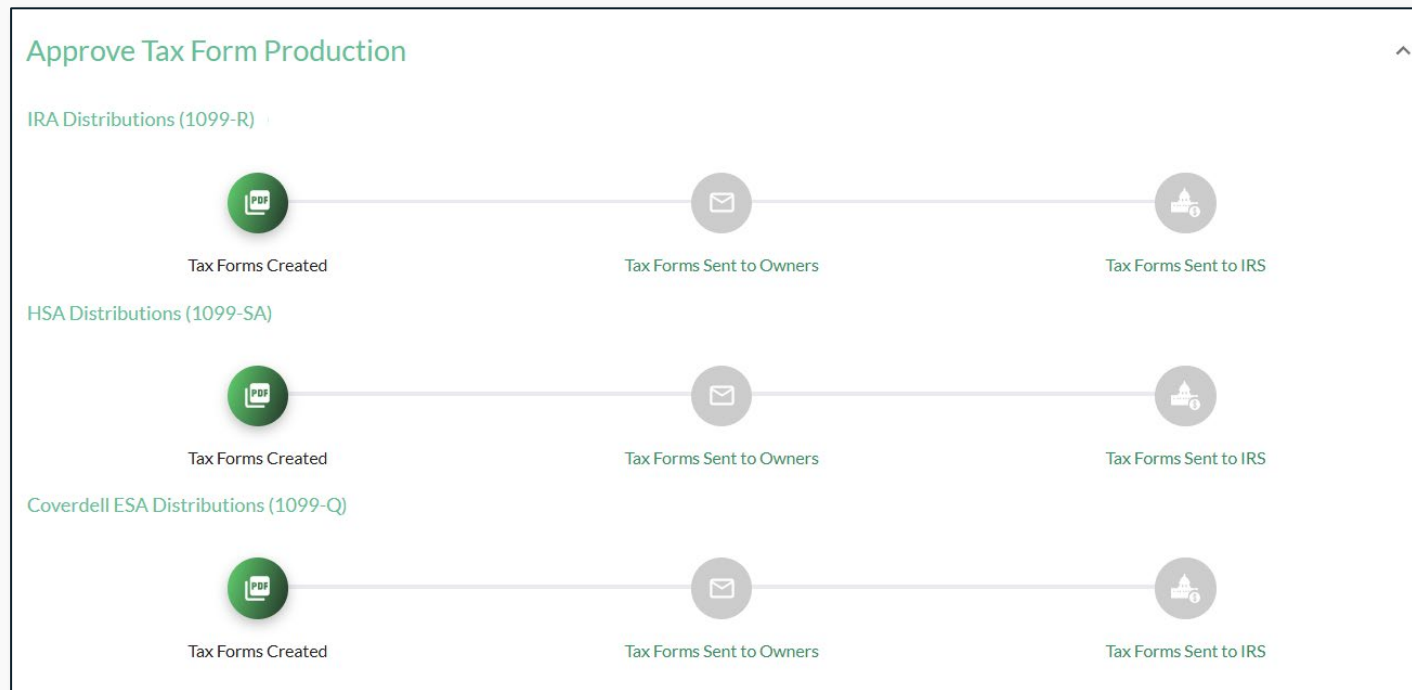
Tax Forms Sent to IRS

CREATE 1099-Q TAX FORMS

1099 Reporting

Approve Production of Forms 1099-R, 1099-Q, and/or 1099-SA

Upon approval, the **Tax Forms Created** bubble will turn green, and the applicable tax forms will be sent to Superior's print vendor in our next production run.



REMEMBER: Tax forms will not be produced until you approve tax form production for that form type.

5498 Reporting

VALIDATING/APPROVING 5498 TAX DATA
(5498-SA & 5498-ESA TAX DATA OPTIONAL)



5498 Reporting

Validate 5498 Data (5498-SA & 5498-ESA Data Optional)

After completing all updates and reviewing/resolving any applicable errors, move to the **Validate & Approve 5498 Tax Form Production** section of the **5498 Tax Report Checklist**.

- Click **Get Report**.

3. Validate & Approve 5498 Tax Form Production

 [LEARN MORE](#) 

[GET REPORT](#)

- Click **Get Report** to produce the **5498 Tax Report**
 - Confirm **2025** is listed as the **Tax Year** and click **Search**
 - Select **5498** 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 **Approve Tax Form Production** section below and click **Create 5498 Tax Forms** to approve tax form production
(Tax forms will not be mailed to owners/submitted to IRS unless approved)

5498 Reporting

Validate 5498 Data (5498-SA & 5498-ESA Data Optional)

- Enter **2025** for **Tax Year** and click **Search**.
- Select **Tax Form Type** from drop-down to filter by form type, if desired, or view all form types in one report.
- Click **Export**.
- Validate that each record appears correctly within the exported spreadsheet.
- Make any changes under that owner's account, if applicable.

TAX REPORTING

5498 Tax Report

Tax Year

2025

SEARCH

Show tax for...

EXPORT

Owner ↑	SSN/ID	Corrected Indi...	Date Sent to Owner	Date Filed with IRS
ALISON TEST	****-6676		-	
BONNIE BENE	****-3123		-	

5498 Reporting

Approve Production of Forms 5498 (5498-SA & 5498-ESA Optional)

After all tax forms have been reviewed/validated for 100% accuracy, approve Form 5498 tax form production.










- Expand the **Approve Tax Form Production** section of the **5498 Tax Report Checklist**.
- Click the **Create 5498 Tax Forms** buttons to approve production and create Forms 5498.

Remember: Only IRA 5498 data must be submitted in January to meet IRS FMV/RMD reporting requirements. You may also submit 5498-SA/5498-ESA data, but it's not required to be submitted until after April 15, 2026.

TAX REPORTING

5498 Reporting Checklist

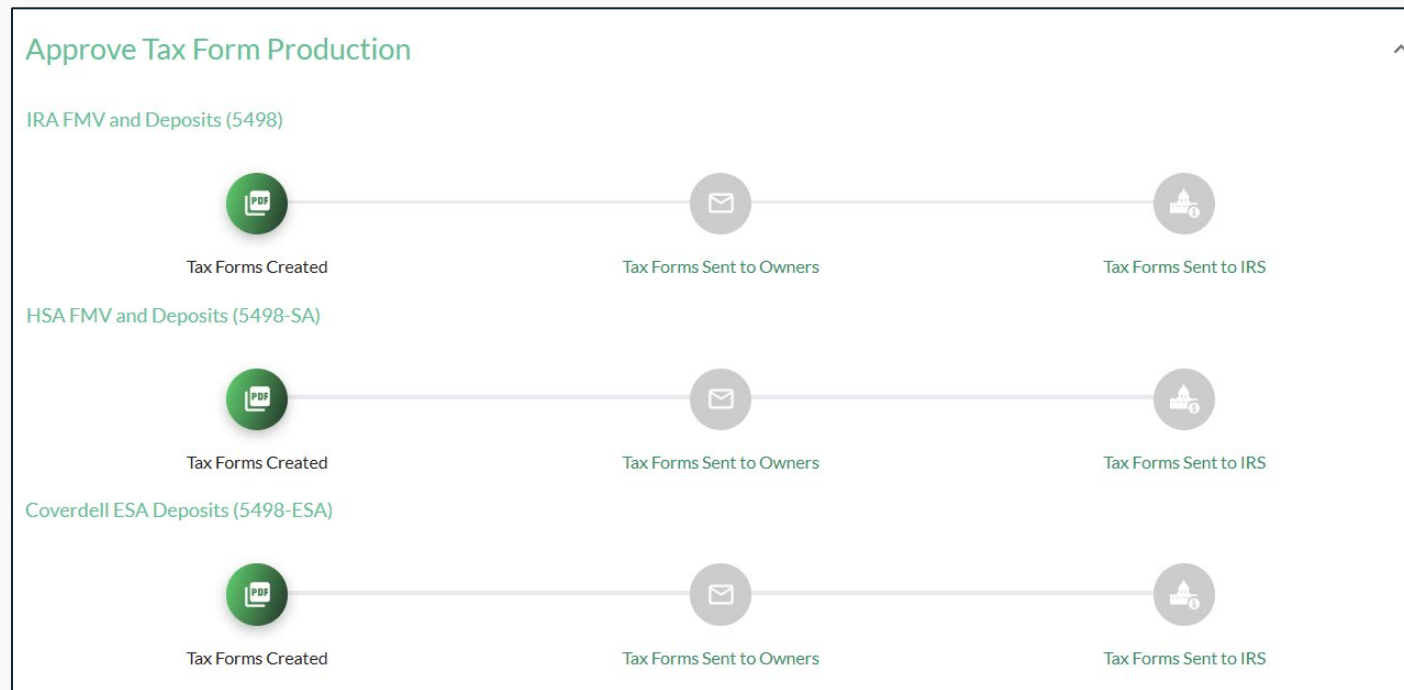
- IRA FMV and Deposits (5498) ▾
- HSA FMV and Deposits (5498-SA) ▾
- Coverdell ESA Deposits (5498-ESA) ▾
- Approve Tax Form Production** ▴

IRA FMV and Deposits (5498)				CREATE 5498- TAX FORMS
	Tax Forms Created	Tax Forms Sent to Owners	Tax Forms Sent to IRS	
HSA FMV and Deposits (5498-SA)				CREATE 5498-SA TAX FORMS
	Tax Forms Created	Tax Forms Sent to Owners	Tax Forms Sent to IRS	
Coverdell ESA Deposits (5498-ESA)				CREATE 5498-ESA TAX FORMS
	Tax Forms Created	Tax Forms Sent to Owners	Tax Forms Sent to IRS	

5498 Reporting

Approve Production of Forms 5498 (5498-SA & 5498-ESA Optional)

Upon approval, the **Tax Forms Created** bubble will turn green, and the applicable tax forms will be sent to Superior's print vendor in our next production run.



IMPORTANT: Tax forms will not be produced until you approve tax form production for that form type.

Tax Form Production Dates

APPROVE TAX FORMS BEFORE NEXT PRODUCTION RUN

Tax Form Production Dates

Forms 1099 Series and 5498 Series

Remember that tax form production dates are outlined in the 1st quarter Superior Client Calendar in our Help Center: <https://help.superiorira.com/info/2026-client-calendar>

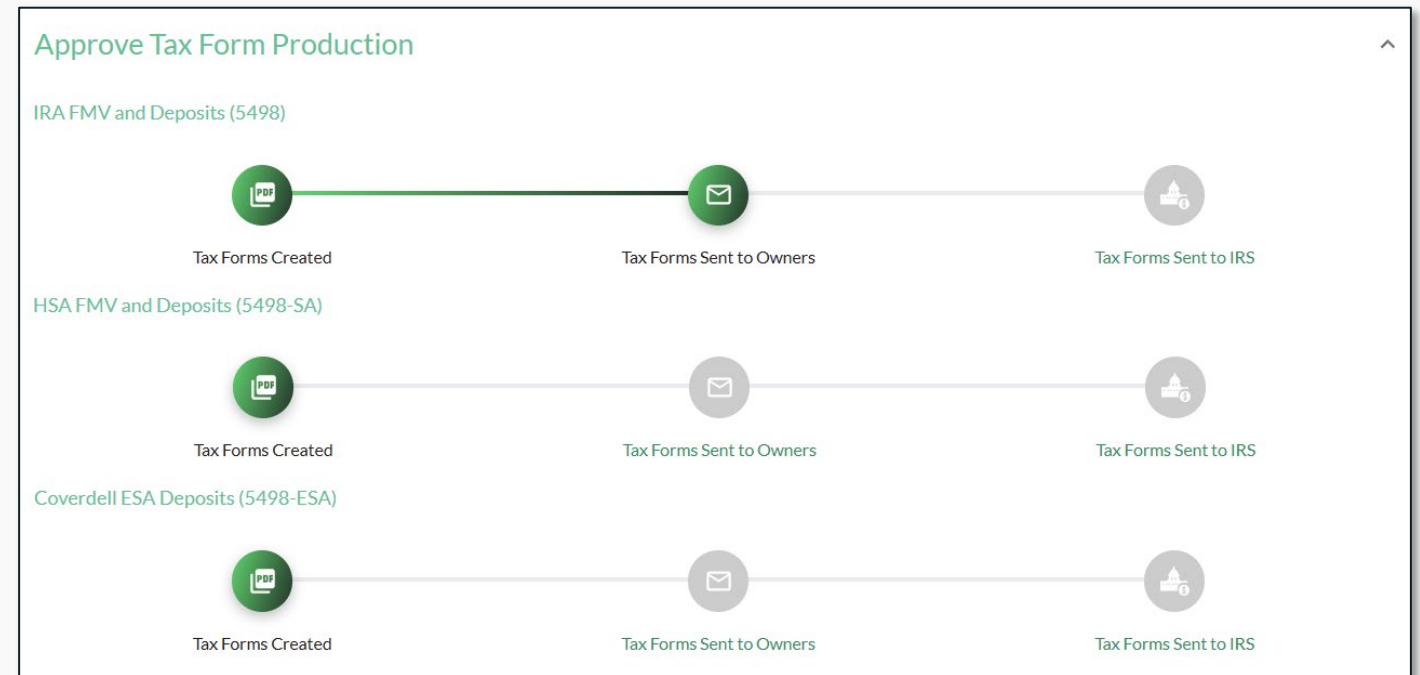
- **First 5498 production run: January 15th**
 ✓ Approve production by end of day January 14th to be included
- **First 1099 production run: January 16th**
 ✓ Approve production by end of day January 14th to be included
- **Next 5498/1099 production run: January 21st**
 ✓ Approve production by end of day January 20th to be included
- **Next 5498/1099 production run: January 26th**
 ✓ Approve production by end of day January 23rd to be included
 ✓ Final production guaranteed to meet February 2nd IRS deadline to mail Forms 1099-R, 1099-Q, 1099-SA, & 5498 (to meet FMV/RMD reporting)

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 Black Solution: Review SIMPLE IRA Reports to Provide Additional Tax Year 2025 Account Activity, If Applicable	3
4	5 Green Solution: Upload 12/31/2025 FMVs to Superior to Calculate 2026 RMDs Silver 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 Black Solution: First Deadline to Provide Additional Information for SIMPLE IRA Reporting, If Applicable	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
25	26 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	27 Black Solution: Download Electronic Tax Forms to Upload to Online Banking Site, If Applicable All Solutions: Review Your Organization's Investment Rates and Make Updates, As Applicable	28	29	30 All Solutions: Reconcile Your Organization's State Withholding, If Applicable	31

Tax Form Production Dates

Forms 1099 Series and 5498 Series

- View progress within the Approve Tax Form Production sections of the **1099 Tax Report Checklist** and **5498 Tax Report Checklist** pages.
- A **green-colored bubble** indicates the following:
 - ✓ **Tax Forms Created** = Tax form production is approved
 - ✓ **Tax Forms Sent to Owners** = Tax forms sent to Superior's print vendor and will be subsequently mailed to account owners
 - ✓ **Tax Forms Sent to IRS** = Tax forms filed with IRS (completed by Superior on behalf of your organization)



Questions?



CHAT WITH US OR CALL US AT 888.470.4542

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