

# 1099/5498 Deadlines to IRS and Recipient

12/09/2025 2:35 pm CST

Form	What To Report	Amounts To Report	To IRS	To Recipient
1099-DIV	Dividends (including capital gain and exempt-interest dividends) and other stock distributions, including liquidations.	\$10 or more; \$600 or more for liquidation distributions	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
1099-INT	Interest income (including U.S. savings bonds/treasury obligations, tax-exempt interest, and backup/foreign tax withheld reporting).	\$10 or more (certain trade/business interest \$600+)	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
1099-MISC	Rents, prizes and awards, medical and health care payments, other income not reported on 1099-NEC.	\$600 or more (except royalties \$10+)	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31 <sup>†</sup>
1099-NEC	Payments to contractors/freelancers for services in the course of business.	\$600 or more	Jan. 31 (paper or e-file)	Jan. 31
1099-R	Distributions from retirement plans/IRAs, annuities, pensions, insurance contracts, survivor income benefit plans, charitable gift annuities, and similar payments.	\$10 or more	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
1099-SA	Distributions from HSAs, Archer MSAs, or Medicare Advantage MSAs (paid to provider or account holder).	Any amount	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
5498	IRA contributions (including rollovers/conversions), fair market value, and RMD information.	Any amount	May 31	Jan. 31 (For FMV/RMD/SIMPLE IRA contributions);  May 31 (For all other contributions)
5498-SA	Contributions to HSAs, Archer MSAs, or MA MSAs for the prior year.	Any amount	May 31	May 31

*\*Paper vs. e-file:* Paper filings generally due **Feb. 28**; e-file due **Mar. 31** for most 1099s. Form 1099-NEC is due **Jan. 31** to the IRS regardless of filing method.

<sup>†</sup> For Form 1099-MISC statements reporting Box 8 (Substitute Payments in Lieu of Dividends or Interest) or Box 10 (Gross Proceeds Paid to an Attorney), the recipient copy is due **February 15**

If any date shown falls on a Saturday, Sunday, or legal holiday in the District of Columbia or where the return is to be filed, the due date is the next business day. Leap years do not impact the due date. See Announcement 91-179, 1991-49 I.R.B. 78, for more information.

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