

**Complete Worksheet 1 and Worksheets 2 and 3 as appropriate before completing this worksheet.**

1. Enter the total amount from **box 5** of **ALL** your **Forms SSA-1099** and **RRB-1099** for 2019, minus the lump-sum payment for years before 2019 ..... **1.** \_\_\_\_\_  
**Note.** If line 1 is zero or less, skip lines 2 through 18, enter -0- on line 19, and go to line 20. Otherwise, go to line 2.
  2. Multiply line 1 by 50% (0.50) ..... **2.** \_\_\_\_\_
  3. Enter the amount from Worksheet 1, line 3 ..... **3.** \_\_\_\_\_
  4. Enter the amount from Worksheet 1, line 4 ..... **4.** \_\_\_\_\_
  5. Enter the amount from Worksheet 1, line 5 ..... **5.** \_\_\_\_\_
  6. Combine lines 2, 3, 4, and 5 ..... **6.** \_\_\_\_\_
  7. Enter the amount from Worksheet 1, line 7 ..... **7.** \_\_\_\_\_
  8. Subtract line 7 from line 6 ..... **8.** \_\_\_\_\_
  9. Enter the amount from Worksheet 1, line 9. But if you are married filing separately and lived with your spouse at any time during 2019, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then, go to line 18 ..... **9.** \_\_\_\_\_
  10. Is the amount on line 8 more than the amount on line 9?  
**No.** Skip lines 10 through 18, enter -0- on line 19, and go to line 20.  
**Yes.** Subtract line 9 from line 8 ..... **10.** \_\_\_\_\_
  11. Enter the amount from Worksheet 1, line 11 ..... **11.** \_\_\_\_\_
  12. Subtract line 11 from line 10. If zero or less, enter -0- ..... **12.** \_\_\_\_\_
  13. Enter the **smaller** of line 10 or line 11 ..... **13.** \_\_\_\_\_
  14. Multiply line 13 by 50% (0.50) ..... **14.** \_\_\_\_\_
  15. Enter the **smaller** of line 2 or line 14 ..... **15.** \_\_\_\_\_
  16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0- ..... **16.** \_\_\_\_\_
  17. Add lines 15 and 16 ..... **17.** \_\_\_\_\_
  18. Multiply line 1 by 85% (0.85) ..... **18.** \_\_\_\_\_
  19. Enter the **smaller** of line 17 or line 18 ..... **19.** \_\_\_\_\_
  20. Enter the total of the amounts from Worksheet 2, line 21, and Worksheet 3, line 14, for all earlier years for which the lump-sum payment was received ..... **20.** \_\_\_\_\_
  21. **Taxable benefits under lump-sum election method.** Add lines 19 and 20 ..... **21.** \_\_\_\_\_
- Next.** Is line 21 above smaller than Worksheet 1, line 19?  
**No.** Don't use this method to figure your taxable benefits. Follow the instructions on Worksheet 1 to report your benefits.  
**Yes.** You can elect to report your taxable benefits under this method. **To elect this method:**
1. Enter "LSE" to the left of Form 1040 or 1040-SR, line 5a.
  2. If line 21 above is zero, follow the instructions in line 10 for "No" on Worksheet 1. Otherwise:
    - a. Enter the amount from Worksheet 1, line 1, on Form 1040 or 1040-SR, line 5a.
    - b. Enter the amount from line 21 above on Form 1040 or 1040-SR, line 5b.
    - c. If you are married filing separately and you **lived apart** from your spouse for all of 2019, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 5a.