

## RETIREMENT INCOME EXERCISE

For Harriet Jones

TYPE OF INCOME	BOX 7	AGI	FEDERAL REFUND	NJ REFUND	NOTES
Normal pension	7				
PSO pension	7				
Early distribution, exception applies	2				
Early distribution, no known exception	1				
\$20,000 used for college expenses; \$11,000 used for credit card debt	1				
Disability pension – under employer minimum retirement age	3				
Interest doubles	3				
Disability pension - over employer minimum retirement age	3				
Rollover – entire distribution	7				
Rollover – half of distribution	7				

<b>Employee Federal After-Tax Contributions – Taxable Amount in 2a</b>	<b>7</b>				
<b>Employee Federal After-Tax Contributions – Taxable Amount Not Given - Simplified Method Used</b>	<b>7</b>				
<b>QCD from a Traditional IRA</b>	<b>7</b>				