

Column	Field (*required field)	Example Values	Formatting Guidelines
A	Form Type	1099-LTC	
B	Tax Year	2024	
C	Payer TIN Type*	SSN	· Must be entered as "SSN" and "EIN"
D	Payer Taxpayer ID Number*	123-23-1234	· Digits and dashes only · Business TINs (EIN) must be in XX-XXXXXXX format · Individual TINs (SSN) must be in XXX-XX-XXXX format
E	Payer Name Type*	B	· Must be entered as "B" for Business Name or "I" for Individual
F	Payer Business or Entity Name Line 1*	John Finch Company	· Required if Name Type = "B" · Length: Max 40 characters · May only contain alphabet letters, numbers, blank space ( ), and the following special characters: hyphen (-), pound (#), parentheses ( ), ampersand (&), and apostrophe (') · May not contain leading, trailing, and adjacent spaces
G	Payer Business or Entity Name Line 2		· Length: Max 40 characters · May only contain alphabet letters, numbers, blank space ( ), and the following special characters: hyphen (-), pound (#), parentheses ( ), ampersand (&), apostrophe ('), slash (/), and percent (%) · May not contain leading, trailing, and adjacent spaces
H	Payer First Name	John	· Required if Name Type = "I" · Required if Last Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
I	Payer Middle Name	James	· Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
J	Payer Last Name (Surname)	Finch	· Required if Name Type = "I" · Required if First Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
K	Payer Suffix		· Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
L	Payer Country*	US	· Must be entered according to their designated country abbreviation · Link to country abbreviations: <a href="https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file">https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file</a>
M	Payer Address Line 1*	1234 Midway Rd	· Length: Max 35 characters · May only be alpha-numeric characters and the following special characters: hyphen ( - ) slash ( / ) space ( ) · May not contain leading, trailing, and adjacent spaces

N	Payer Address Line 2		<ul style="list-style-type: none"> <li>Length: Max 35 characters</li> <li>May only be alpha-numeric characters and the following special characters: hyphen ( - ) slash ( / ) space ( )</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
O	Payer City/Town*	Dallas	<ul style="list-style-type: none"> <li>Length: Max 40 characters</li> <li>May only be alphabet characters and the following special characters: space ( )</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
P	Payer State/Province/Territory*	Texas (TX)	<p>[Domestic]</p> <ul style="list-style-type: none"> <li>Must be entered as their 2 letter abbreviation</li> <li>Link to 2 letter abbreviation: <a href="https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf">https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf</a></li> </ul> <p>[Foreign]</p> <ul style="list-style-type: none"> <li>Length: Max 17 characters</li> <li>Alpha-numeric characters (A-Z, 0-9) and spaces only</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
Q	Payer ZIP/Postal Code*	12309	<p>[Domestic]</p> <ul style="list-style-type: none"> <li>Length: Exactly 5, 9 or 12 characters</li> <li>Digits only</li> </ul> <p>[Foreign]</p> <ul style="list-style-type: none"> <li>Length: Max 9 characters</li> <li>Alpha-numeric characters only (A-Z, 0-9)</li> </ul>
R	Payer Phone Type	D	<ul style="list-style-type: none"> <li>Must be entered as "D" for Domestic or "I" for International</li> </ul>
S	Payer Phone	2145555555	<ul style="list-style-type: none"> <li>Domestic Phone must be in one of the following formats: 1231231234, 123-123-1234, (123) 123-1234</li> <li>International Phone must be 15 digits or less and may only include the "+" symbol at the beginning</li> </ul>
T	Policyholder TIN Type	SSN	<ul style="list-style-type: none"> <li>Required if Taxpayer ID Number is entered.</li> <li>Must be entered as "SSN", "EIN", "ATIN", "ITIN", "QI-EIN", or "UND"</li> </ul>
U	Policyholder TaxPayer ID Number	123-23-1234	<ul style="list-style-type: none"> <li>Business TINs (EIN, QI-EIN) must be in XX-XXXXXXX format</li> <li>Individual TINs (SSN, ITIN, ATIN) must be in XXX-XX-XXXX format</li> <li>Undeterminable TINs (UND) must be in XXXXXXXXXX format</li> </ul>
V	Policyholder Name Type	I	<ul style="list-style-type: none"> <li>Must be entered as "B" for Business Name or "I" for Individual</li> </ul>
W	Policyholder Business or Entity Name Line 1	ABC123	<ul style="list-style-type: none"> <li>Required if Name Type = "B"</li> <li>Length: Max 40 characters</li> <li>May only contain alphabet letters, numbers, blank space ( ), and the following special characters: hyphen (-), pound (#), parentheses ( ), ampersand (&amp;), and apostrophe (')</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
X	Policyholder Business or Entity Name Line 2		<ul style="list-style-type: none"> <li>Length: Max 40 characters</li> <li>May only contain alphabet letters, numbers, blank space ( ), and the following special characters: hyphen (-), pound (#), parentheses ( ), ampersand (&amp;), apostrophe ('), slash (/), and percent (%)</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>

Y	Policyholder First Name	Sarah	<ul style="list-style-type: none"> <li>· Required if Name Type = "I"</li> <li>· Required if Last Name is filled out</li> <li>· Length: Max 20 characters</li> <li>· May only contain alphabet letters, blanks ( ) and hyphens (-)</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>
Z	Policyholder Middle Name	Jasmin	<ul style="list-style-type: none"> <li>· Length: Max 20 characters</li> <li>· May only contain alphabet letters, blanks ( ) and hyphens (-)</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>
AA	Policyholder Last Name (Surname)	Finch	<ul style="list-style-type: none"> <li>· Required if Name Type = "I"</li> <li>· Required if First Name is filled out</li> <li>· Length: Max 20 characters</li> <li>· May only contain alphabet letters, blanks ( ) and hyphens (-)</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>
AB	Policyholder Suffix		<ul style="list-style-type: none"> <li>· Length: Max 20 characters</li> <li>· May only contain alphabet letters, blanks ( ) and hyphens (-)</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>
AC	Policyholder Country	US	<ul style="list-style-type: none"> <li>· Must be entered according to their designated country abbreviation</li> <li>· Link to country abbreviations: <a href="https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file">https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file</a></li> </ul>
AD	Policyholder Address Line 1	1234 Midway Rd	<ul style="list-style-type: none"> <li>· Length: Max 35 characters</li> <li>· May only be alpha-numeric characters and the following special characters: hyphen ( - ) slash ( / ) space ( )</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>
AE	Policyholder Address Line 2		<ul style="list-style-type: none"> <li>· Length: Max 35 characters</li> <li>· May only be alpha-numeric characters and the following special characters: hyphen ( - ) slash ( / ) space ( )</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>
AF	Policyholder City/Town	Dallas	<ul style="list-style-type: none"> <li>· Length: Max 40 characters</li> <li>· May only be alphabet characters and the following special characters: space ( )</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>
AG	Policyholder State/Province/Territory	TX	<ul style="list-style-type: none"> <li>[Domestic]</li> <li>· Must be entered as their 2 letter abbreviation</li> <li>· Link to 2 letter abbreviation: <a href="https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf">https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf</a></li> <li>[Foreign]</li> <li>· Length: Max 17 characters</li> <li>· Alpha-numeric characters (A-Z, 0-9) and spaces only</li> <li>· May not contain leading, trailing, and adjacent spaces</li> </ul>

AH	Policyholder ZIP/Postal Code	12309	[Domestic] · Length: Exactly 5, 9 or 12 characters · Digits only [Foreign] · Length: Max 9 characters · Alpha-numeric characters only (A-Z, 0-9)
AI	Office Code	1234	· Length: Exactly 4 digits
AJ	Form Account Number	ABC12345	· Length: Max 20 characters · May not be the same as the Payer or Recipient Taxpayer ID Number
AK	Box 1 - Gross long-term care benefits paid	\$3464.75	· Should be between \$0 and \$999,999,999,999,999. · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AL	Box 2 - Accelerated death benefits	\$500	· Should be between \$0 and \$999,999,999,999,999. · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AM	Box 3 - Per diem/Reimbursed amount	\$235.64	· Length: Max 1 character · Must be "P" for Per Diem or "R" for Reimbursed
AN	Insured's TIN Type*	SSN	· Length: Max 1 character · Must be "SSN" for Individual or "EIN" for Business
AO	Insured's Taxpayer ID Number*	233-33-5562	· Length: Exactly 9 characters · Must be 9 characters and may not contain any special characters. · Business TINs (EIN, QI-EIN) must be in XX-XXXXXXX format. · Individual TINs (SSN, ITIN, ATIN) must be in XXX-XX-XXXX format. · Undeterminable TINs (UND) must be in XXXXXXXXXX format.
AP	First Name*	Jonathan	· Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
AQ	Middle Name	Bryan	· Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
AR	Last Name (Surname)*	Finch	· Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
AS	Suffix	Dr	· Length: Max 20 characters · May only contain alphabet letters, blanks ( ) and hyphens (-) · May not contain leading, trailing, and adjacent spaces
AT	Country*	US	· Must be entered according to their designated country abbreviation. · Link to country abbreviations: <a href="https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file">https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file</a>

AU	Address Line 1*	1234 Midway Rd	<ul style="list-style-type: none"> <li>Length: Max 35 characters</li> <li>May only be alpha-numeric characters and the following special characters: hyphen ( - ) slash (/) single space ( )</li> <li>Must be less than or equal to 35 characters</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
AV	Address Line 2		<ul style="list-style-type: none"> <li>Length: Max 35 characters</li> <li>May only be alpha-numeric characters and the following special characters: hyphen ( - ) slash (/) single space ( )</li> <li>Must be less than or equal to 40 characters</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
AW	City/Town*	Dallas	<ul style="list-style-type: none"> <li>Length: Max 40 characters</li> <li>May only be alphabet characters and the following special characters: space ( )</li> <li>Must be less than or equal to 40 characters</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
AX	State/Province/Territory*	TX	<p>[Domestic]</p> <ul style="list-style-type: none"> <li>Length: Max 2 characters</li> <li>Must be entered as their 2 letter abbreviation.</li> <li>Link to 2 letter abbreviation: <a href="https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf">https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf</a></li> </ul> <p>[Foreign]</p> <ul style="list-style-type: none"> <li>Length: Max 17 characters</li> <li>Must be less than or equal to 17 characters.</li> <li>Alpha-numeric characters (A-Z, 0-9) and spaces only</li> <li>May not contain leading, trailing, and adjacent spaces</li> </ul>
AY	ZIP/Postal Code*	12309	<p>[Domestic]</p> <ul style="list-style-type: none"> <li>Length: Exactly 5, 9 or 12 characters</li> <li>Digits only</li> </ul> <p>[Foreign]</p> <ul style="list-style-type: none"> <li>Length: Max 9 characters</li> <li>Alpha-numeric characters only</li> </ul>
AZ	Box 4 - Qualified contract	Yes	<ul style="list-style-type: none"> <li>Length: Max 1 character</li> <li>Must be "Y" for Yes or "N" for No</li> </ul>
BA	Box 5 - Chronically ill/Terminally ill	C	<ul style="list-style-type: none"> <li>Length: Max 1 character</li> <li>Must be "C" for Chronically ill or "T" for Terminally ill</li> </ul>

BB	Box 5 - Date Certified		<ul style="list-style-type: none"> <li>· Length: Max 8 characters</li> <li>· Digits only</li> <li>· Will be automatically be put into MM/DD/YYYY format as the user types.</li> <li>· The user will not be able to enter more than the maximum number of characters in this field.</li> <li>· If no radio button is selected, the date must be the form's tax year or the previous tax year.</li> <li>· If Chronically ill is selected, the date must be the form's tax year or past tax year.</li> <li>· If Terminally ill, the date must be the form's tax year.</li> </ul>
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