

Form 1099-SB (2025) — Seller's Investment in Life Insurance Contract

CSV Data Formatting Guide

Revised: 2026-05-26

Col	Field (*required field)	Example Value	Formatting Guidelines
A	Issuer TIN Type*	EIN	SSN or EIN Allowed values: SSN, EIN
B	Issuer Taxpayer ID Number*	123231234	Enter the 9-digit TIN without dashes. TIN must be exactly 9 digits in length. TIN cannot be 123456789 TIN cannot consist of the same digit repeated.
C	Issuer Business Name Line 1	John Finch Company	One of either Issuer Business Name or Issuer Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
D	Issuer Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
E	Issuer First Name	John	One of either Issuer Business Name or Issuer Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
F	Issuer Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
G	Issuer Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
H	Issuer Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
I	Issuer Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
J	Issuer Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
K	Issuer Address Line 2	Suite 21	Must be 35 characters or fewer.
L	Issuer City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
M	Issuer State/Province/Territory	NY	Domestic: must be a valid US state/territory code (e.g., NY, TX). Foreign: Must be 17 characters or fewer.
N	Issuer ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
O	Issuer Phone*	2145555555	Phone must be 10-20 digits.
P	Office Code	1234	This is an optional field. For users with multiple locations, this field may be used to identify the location of the office submitting the information returns. Office Code must be exactly 4 digits.

Col	Field (*required field)	Example Value	Formatting Guidelines
Q	Seller TIN Type*	SSN	SSN, EIN, ATIN, ITIN, QI-EIN, or UND Allowed values: SSN, EIN, ATIN, ITIN, QI-EIN, UND
R	Seller Taxpayer ID Number*	123231234	Enter the 9-digit TIN without dashes. TIN must be exactly 9 digits in length. TIN cannot be 123456789 TIN cannot consist of the same digit repeated. The composite Seller TIN + Account Number must be unique
S	Seller Account Number	AA1234	The account number is required if you have multiple accounts for a seller for whom you are filing more than one Form 1099-SB. Must be 20 characters or fewer. The composite Seller TIN + Account Number must be unique
T	Seller Business Name Line 1	Hello Mother Goose Inc	One of either Seller Business Name or Seller Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
U	Seller Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
V	Seller First Name	John	One of either Seller Business Name or Seller Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
W	Seller Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
X	Seller Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Y	Seller Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Z	Seller Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
AA	Seller Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
AB	Seller Address Line 2	Suite 21	Must be 35 characters or fewer.
AC	Seller City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
AD	Seller State/Province/Territory	NY	Domestic: must be a valid US state/territory code (e.g., NY, TX). Foreign: Must be 17 characters or fewer.
AE	Seller ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
AF	Policy Number		Must contain only printable characters with no leading, trailing, or adjacent spaces. Must be 30 characters or fewer.
AG	Box 1 - Investment in Contract		Up to 2 decimal places. Range: 0 to 999,999,999

Col	Field (*required field)	Example Value	Formatting Guidelines
AH	Box 2 - Surrender Amount		Up to 2 decimal places. Range: 0 to 999,999,999
AI	Alternate Issuer Name		Must contain only letters, numbers, hyphens, or apostrophes.
AJ	Alternate Issuer Country	US	Must be a valid 2-character IRS country code (e.g., US, CA)
AK	Alternate Issuer Address Line 1	123 Business Rd	Must be 35 characters or fewer.
AL	Alternate Issuer Address Line 2	Suite 21	Must be 35 characters or fewer.
AM	Alternate Issuer City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
AN	Alternate Issuer State/Province/Territory	NY	Domestic: must be a valid US state/territory code (e.g., NY, TX). Foreign: Must be 17 characters or fewer.
AO	Alternate Issuer ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
AP	Alternate Issuer Phone		Phone must be 10-20 digits.