Simplify Your 1099 Filing Service for 2027

Publication Date: November 10, 2026

© Armanino. All Rights Reserved | Build Anything

Certified B Corporation

Attendance Monitoring and CPE Tracking



Be Present

In order to be awarded the full credit hours, you must be present for the entire program and complete the participant engagement and completion verification activities.



For Technical Difficulties:

Please send an email to:

- ElevateLearn@armanino.com (Send during the session, ASAP to ensure timely resolution).* Include session name, date, and your poll response.
- Questions for the faculty? Submit via chat

** Failure to report technical difficulties by end of the session day may impact your ability to receive CPE credit.*

© Armanino. All Rights Reserved | **Build Anything**

Learning Objectives

KNOWLEDGE



Identify key 2027 filing deadlines, thresholds, and electronic filing requirements.



Distinguish the reporting requirements for Forms 1099-NEC, 1099-MISC, 3921, and 3922.



Describe significant changes affecting 2026 information returns and the transition to IRIS.

CPE Information
Recommended CPE: 1
Delivery Method: Group Internet Based
Field of Study: Taxes
Program Level: Basic
Preparation: None
Prerequisite: None

© Armanino. All Rights Reserved | Build Anything

WELCOME

Today's Presenters



Morgan Sheen

Consultant, Consulting



Niki Rahimi

Director, Consulting



Rebecca Bunas

Senior Account Executive, Client Management



Eric Thomas

Partner, Consulting

© Armanino. All Rights Reserved | Build Anything

TODAY'S

Agenda

1. Meeting the tight filing deadline (5 mins)
2. Strategies to avoid the year-end rush (10 mins)
3. ERP Data Extract Support (5 mins)
4. Equity (15 mins)
5. Summary of updates for 2026 (10 mins)
6. FAQ (10 mins)

© Armanino. All Rights Reserved | Build Anything



Upcoming Deadlines

© Armanino. All Rights Reserved | Build Anything

Upcoming Deadlines

Deadline	Requirement
February 1, 2027	1099-NEC furnished to recipients and filed with the IRS
February 1, 2027	Most 1099-MISC, 1099-INT, 1099-DIV, 1099-K, 1099-R recipient statements
February 16, 2027	1099-B and 1099-S recipient statements; also certain 1099-MISC statements involving Boxes 8 or 10
March 1, 2027	IRS deadline for paper-filed 1099-MISC and many other 1099 series returns
March 31, 2027	IRS deadline for electronically filed 1099-MISC and many other 1099 series returns

To guarantee on-time filing, Armanino's service deadline is January 18.

© Armanino. All Rights Reserved | Build Anything

PENALTIES EXAMPLE:

Why are we here today?

- Significant Changes to Forms (Continuation of NEC & Changes to K form) and Penalties for Not Filing
- FIRE to IRIS transition and what that means for you
- E-filing is generally required when a filer has 10 or more information returns in aggregate across covered return types



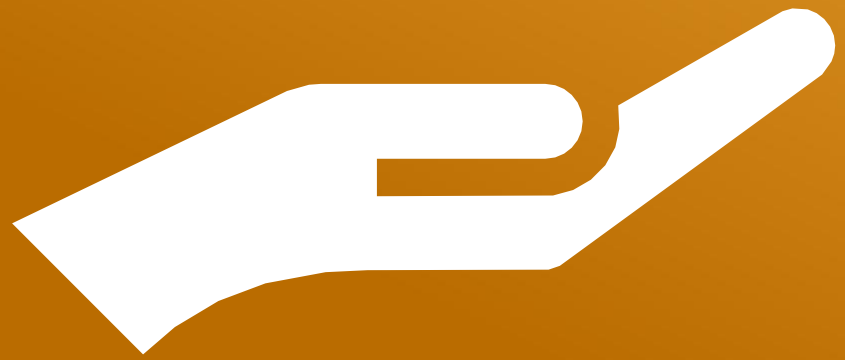
© Armanino. All Rights Reserved | Build Anything



Are you ready?

Is your accounting system setup to electronically file?

© Armanino. All Rights Reserved | Build Anything



ERP 1099 Support

- Armanino Customer Success:

  Portal:

  https://customersuccess.armanino.com

  Email: supportservices@armanino.com

  Phone: 925-790-2643

© Armanino. All Rights Reserved | Build Anything



EQUITY

Standard Taxable Events

- Non- Qualified Stock Option Exercises: taxed at time of exercise
- Restricted Stock Unit: taxed at time of transfer of shares, typically at vest.
- Restricted Stock Award: taxed at time of vest or at time of grant if a timely 83b election is made.

© Armanino. All Rights Reserved | Build Anything

EQUITY

What is taxed?

- Exercises for NSOs are taxed upon the spread (FMV less exercise price) at exercise using applicable income tax rates
- RSUs are taxed upon delivery of shares, calculated using their fair market value at that time, minus any amount paid
- ISO exercises typically do not create a taxable event, so long as the minimum holding requirements for the shares are met.
  - The spread may be subject to the Alternative Minimum Tax (AMT) at year end. This may or may not result in additional tax to the employee.

© Armanino. All Rights Reserved | Build Anything

EQUITY

ESPP

- ESPP purchases are not subject to taxation at issuance and are not subject to AMT
- For qualifying dispositions, the spread at grant is treated as ordinary income, while for disqualifying dispositions it’s the fair market value at exercise minus the purchase price
- You must hold the shares long enough for them to be "Qualified" for the tax benefits upon sale. At least 2 years from the initial grant date and 1 year from the share purchase date
- Shares purchased under a Non-Qualifying ESPP plan are subject to income tax on the spread (FMV at purchase less purchase cost) immediately
- Tax calculations can depend on the offering date value, purchase-date value, discount and sale proceeds

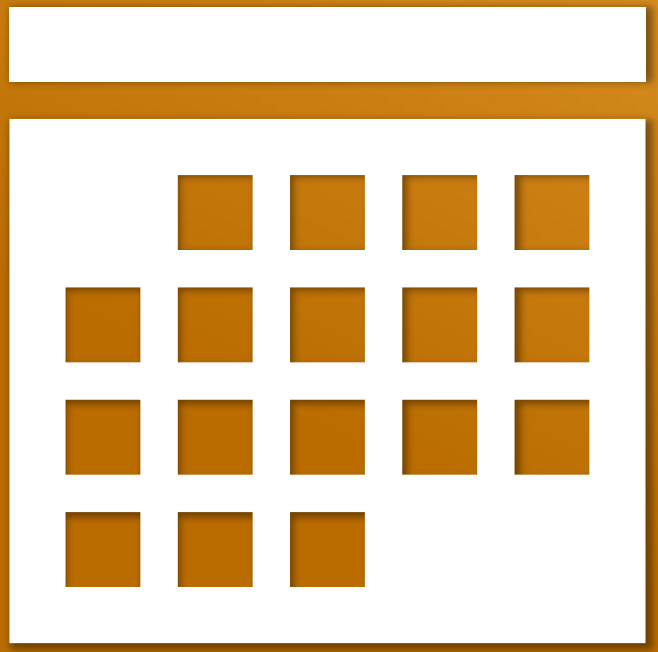
© Armanino. All Rights Reserved | Build Anything

EQUITY

Incentive Stock Options (ISOs)

- ISO exercises are not immediately subject to taxation but may be subject to AMT
- You must hold the shares long enough for them to be "Qualified" for the tax benefits upon later sale. This is holding the shares for at least 2 years from the grant date and 1 year from the exercise date
- At sale disposition, the qualified shares will be subject to capital gains taxes
- If an ISO exercise becomes disqualified, the spread at purchase will be subject to income tax and later dispositions will be subject to capital gains tax

© Armanino. All Rights Reserved | Build Anything



EQUITY

3921 and 3922 Statements

- 3921 Statements should be prepared for all employees who exercised an Incentive Stock Option (ISO) in the calendar year
- 3922 Statements should be prepared for all Employees who purchased shares via ESPP by the end of the calendar year
- Forms should be mailed or provided electronically to employees by the end of January
- Filings with the IRS are due by Mar. 1, if filing by paper or March 31, if e-filing

© Armanino. All Rights Reserved | Build Anything

UPDATES

2026 IRS 1099 Changes

Key Threshold & Rule Changes

- 1099-NEC & 1099-MISC Threshold
- 1099-K Threshold
- Royalties Rules

Form-Specific & Box Updates

- Forms 1099-MISC & 1099-NEC
- Forms 1099-G, 1099-H, and 1099-R
- Address Fields

E-Filing System Changes

- Retirement of FIRE
- Transition to IRIS
- E-File Mandate

© Armanino. All Rights Reserved | Build Anything



How can we help?

- Basic Service
- Optional Enhanced Service

© Armanino. All Rights Reserved | Build Anything

STEPS TO GET SUPPORT

Next Steps

- We know time matters – now more than ever. Once you've decided on a customized option, follow the steps below to complete your transaction:
- Download the engagement letter here
- Fill in required information, sign and email the engagement letter to Compliance@armanino.com.
- Receive an email from 1099@armanino.com confirming receipt
- Pay the required fees in accordance with the engagement letter's payment terms
- Receive a call from one of our experts to get started
- For existing Armanino Tax or Outsourcing clients, please consult with your regular client contact
- **https://www.armanino.com/software/integrations-toolkits/1099-filing-service/**

© Armanino. All Rights Reserved | Build Anything

Contact an Expert



Morgan Sheen

MorganLynn.Sheen@armanino.com



Niki Rahimi

Niki.Rahimi@armanino.com



Rebecca Bunas

Rebecca.Bunas@armanino.com

© Armanino. All Rights Reserved | Build Anything

Polling Question #5

© Armanino. All Rights Reserved | Build Anything

FAQs

What changes have been made to the 1099-NEC and 1099-MISC forms?

- New boxes 1b and 13a. P.L. 119-21, section 70201, requires the reporting of cash tips. New boxes 1c and 13b. Use the Treasury Tipped Occupation Code(s) to identify the tipped occupation(s) for New boxes 1d and 14. P.L. 119-21, Section 70202(a), requires the reporting of overtime compensation. These new boxes were added to facilitate this reporting requirement for Forms 1099-NEC and 1099-MISC. For more information, see the specific instructions for these forms: 1099-NEC & 1099-MISC Instructions

What is a 1096 form?

- A Form 1096 is the summary page for all 1099's that were filed. A 1096 is only required if the 1099 forms were paper filed with the IRS. If the 1099 forms are electronically filed, then a 1096 is not needed.

When are 1099-NEC and W-2 forms due?

- 1099-NEC and W-2 forms must be delivered to recipients by Feb. 1 and to the IRS by Feb. 1.

When are 1099 forms due?

- Most Forms 1099 (except 1099-NEC) must be delivered to recipients by Feb. 1 and to the IRS by Mar. 1 (paper) or Mar. 31 (e-filed). Recipient copies of 1099-S, and of 1099-MISC with amounts in Box 8 or 10, are due Feb. 16.

What is a 1095-C?

- The Form 1095-C contains important information about the healthcare coverage offered or provided to you by your employer.

Are we still responsible for filing a 1095-C?

- Yes, and the filing deadlines vary by state. For example, California: Mar. 1, 2027 for paper and Mar. 31, 2027 for e-filing, unless filed through the IRS Combined Federal/State Filing Program.

What is the IRS e-filing threshold for filing year 2026?

- E-filing is required when filing 10 or more total information returns, aggregated across all form types.

What else changed for 2026 filings?

- The reporting threshold for certain payments rises from $600 to $2,000. For filing season 2027, IRIS replaces FIRE as the IRS intake system.

What about other forms?

- We can file almost any form for you

Thank you for attending

Additional Questions?

Reach out to us at

Experts@armanino.com

© Armanino. All Rights Reserved | Build Anything

Armanino Operates in an Alternative Practice Structure:

Armanino’s accounting, consulting and technology experts combine technical know-how with firsthand industry knowledge.
We’ve built AI into everything we do, so you have the power to innovate on your own terms. Build anything. Learn more at armanino.com.

"Armanino" is the brand name under which Armanino LLP and Armanino Advisory LLC, independently owned entities, provide professional services in an alternative practice structure in accordance with law, regulations, and professional standards. Armanino LLP is a licensed independent CPA firm that provides attest services, and Armanino Advisory LLC and its subsidiary entities provide tax, advisory, and business consulting services. Armanino Advisory LLC and its subsidiary entities are not licensed CPA firms.

© Armanino. All Rights Reserved.