

## Sample article for organizations and employers (404 word count)

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### 2012 Reporting Reminders for 2010 Roth Conversions and Rollovers

In 2010, you may have:

- converted (transferred) a taxable amount from a non-Roth IRA to a Roth IRA;
- rolled over an eligible distribution from a qualified retirement plan (other than an IRA-based plan) to a Roth IRA; or
- rolled over an eligible distribution from a 401(k) or 403(b) retirement plan to a designated Roth account in the same plan (an “in-plan Roth rollover”) after September 27<sup>th</sup>.

If you did, you would have included half of the taxable amount of these rollovers and conversions in your 2011 gross income, and must now include the other half in your 2012 gross income.

### 2012 Reporting - Special Situations

- You don't have to report your 2010 Roth rollovers and conversions on your 2012 return if you elected to include the entire taxable amount of these rollovers and conversions in your 2010 income. You would have made this election by filing a [2010 Form 8606](#), *Nondeductible IRAs*, completing Part II, Part III or both, as applicable, and by checking the box on line 19, the box on line 24 or both.
- You don't have to report any [recharacterized](#) amount of your 2010 Roth rollover and conversion on your 2012 return. However, you may still have to report some amount of your 2010 in-plan Roth rollovers on your 2012 return because these rollovers can't be recharacterized.
- If you received a distribution in 2010 or 2011 of any of the taxable amount of your 2010 Roth rollovers and conversions, you may have to report an amount other than half on your 2012 tax return.

See the [2012 reporting of 2010 Roth rollovers and conversions](#) for additional information and reporting instructions.

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**NOTE TO EDITOR:** Below are helpful resources on retirement topics found on [IRS.gov](#).

- [2012 Reporting of 2010 Roth Rollovers and Conversions - more details on distributions](#)
- [Retirement Plans FAQs regarding IRAs](#) – explains how to transfer amounts from IRAs and retirement plans to Roth IRAs, and how to recharacterized these amounts by transferring them into a traditional IRA.
- [Topic 413](#) -Rollovers from Retirement Plans – explains the rollover rules, including what amounts can be rolled over and tax consequences.
- [In-plan Rollovers to Designated Roth Accounts](#) – information on what is amounts can be rolled over, who can make the rollover and more.

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