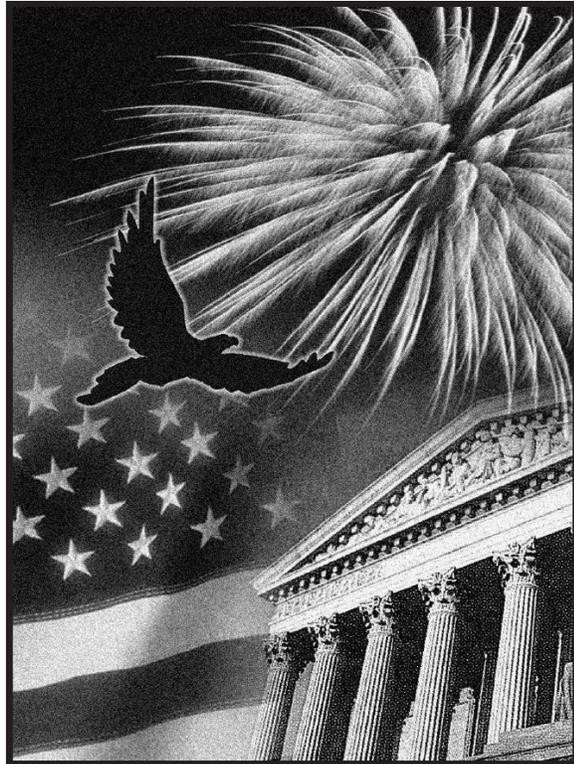


Publication 571

Tax-Sheltered Annuity Plans (403)(b) Plans)

For Employees of Public Schools and Certain Tax-Exempt Organizations

Volume 2 of 2



Get forms and other information faster and easier at:

- [IRS.gov](https://www.irs.gov) (English)
- [IRS.gov/Korean](https://www.irs.gov/Korean) (한국어)
- [IRS.gov/Spanish](https://www.irs.gov/Spanish) (Español)
- [IRS.gov/Russian](https://www.irs.gov/Russian) (Русский)
- [IRS.gov/Chinese](https://www.irs.gov/Chinese) (中文)
- [IRS.gov/Vietnamese](https://www.irs.gov/Vietnamese) (Tiếng Việt)



Department of the Treasury
Internal Revenue Service

Publication 571 (Rev. 01-2024) Catalog Number 39346B
Department of the Treasury **Internal Revenue Service** www.irs.gov



Visit the Accessibility
Page on [IRS.gov](https://www.irs.gov)

This page is intentionally left blank

7.

Excess Contributions

If your actual contributions (not including catch-up contributions) are greater than your MAC, you have an excess contribution. Excess contributions can result in income tax, additional taxes, and penalties. The effect of excess contributions depends on the type of excess contribution. This chapter discusses excess contributions to your 403(b) account.

How Do I Know if I Have Excess Contributions?

At the end of the year or the beginning of the next year, you should refigure your MAC based on your actual compensation and actual contributions made to your account.

If the actual contributions (not including catch-up contributions) to your account are greater than your MAC, you have excess

contributions. If, at any time during the year, your employment status or your compensation changes, you should refigure your MAC using a revised estimate of compensation to prevent excess contributions.

What Happens if I Have Excess Contributions?

Certain excess contributions in a 403(b) account can be corrected. The effect of an excess 403(b) contribution will depend on the type of excess contribution.

Types of excess contributions. If, after checking your actual contributions, you determine that you have an excess, the first thing is to identify the type of excess that you have. Excess contributions to a 403(b) account are categorized as either an:

- Excess annual addition, or
- Excess elective deferral.

Excess Annual Addition

An excess annual addition is a contribution (not including catch-up contributions) that is more than your limit on annual additions. To determine your limit on annual additions, see [chapter 3](#) ([chapter 5](#) for ministers or church employees).

In the year that your contributions are more than your limit on annual additions, the excess amount will be included in your income.

Excise Tax

If your 403(b) account invests in mutual funds, and you exceed your limit on annual additions, you may be subject to a 6% excise tax on the excess contribution. The excise tax doesn't apply to funds in an annuity account or to excess deferrals.

You must pay the excise tax each year in which there are excess contributions in your account. Excess contributions can be

corrected by contributing less than the applicable limit in later years or by making permissible distributions. See [chapter 8](#) for a discussion on permissible distributions.

You can't deduct the excise tax.

Reporting requirement. You must file Form 5330 if there has been an excess contribution to a custodial account and that excess hasn't been corrected.

Excess Elective Deferral

An excess elective deferral is the amount that is more than your limit on elective deferrals. To determine your limit on elective deferrals, see [chapter 4](#).

Your employer's 403(b) plan may contain language permitting it to distribute excess deferrals. If so, it may require that in order to get a distribution of excess deferrals, you either notify the plan of the amount of excess deferrals or designate a distribution as an

excess deferral. The plan may require that the notification or designation be in writing and may require that you certify or otherwise establish that the designated amount is an excess deferral. A plan isn't required to permit distribution of excess deferrals.

Correction of excess deferrals during year. If you have excess deferrals for a year, a corrective distribution may be made only if both of the following conditions are satisfied.

- The plan and either you or your employer designate the distribution as an excess deferral to the extent you have excess deferrals for the year.
- The correcting distribution is made after the date on which the excess deferral was made.

Correction of excess deferrals after the year. If you have excess deferrals for a year, you may receive a correcting distribution of the excess deferral no later than April 15 of

the following year. The plan can distribute the excess deferral (and any income allocable to the excess) no later than April 15 of the year following the year the excess deferral was made.

Note. When April 15 falls on a Saturday, Sunday, or legal holiday, a return is considered timely filed if filed on the next succeeding day that isn't a Saturday, Sunday, or legal holiday.

Tax treatment of excess deferrals not attributable to Roth contributions. If the excess deferral is distributed by April 15, it is included in your income in the year contributed and the earnings on the excess deferral will be taxed in the year distributed.

Note. When April 15 falls on a Saturday, Sunday, or legal holiday, a return is considered timely filed if filed on the next succeeding day that isn't a Saturday, Sunday, or legal holiday.

Tax treatment of excess deferrals attributable to Roth contributions. For these rules, see Regulations section 1.402(g)-1(e).

8.

Distributions and Rollovers

Distributions

Permissible distributions. Generally, a distribution can't be made from a 403(b) account until the employee:

- Reaches age 59 1/2;
- Has a severance from employment;
- Dies;
- Becomes disabled;
- In the case of elective deferrals, encounters financial hardship;
- Has a qualified reservist distribution;
- Has a qualified birth or adoption distribution;
- Has certain distributions of lifetime income investments;

- Has an emergency personal expenses distribution;
- Has a domestic abuse distribution; or
- Has a qualified disaster recovery distribution.

In most cases, the payments you receive or that are made available to you under your 403(b) account are taxable in full as ordinary income. In general, the same tax rules apply to distributions from 403(b) plans that apply to distributions from other retirement plans. These rules are explained in Pub. 575. Pub. 575 also discusses the additional tax on early distributions from retirement plans.

Note. You may choose to have qualified COVID-19 distributions (as defined earlier under *Reminders*) included in income in equal amounts over 3 years.

Retired public safety officers. If you are an eligible retired public safety officer, you can

exclude from your gross income distributions of up to \$3,000 made from your 403(b) plan that are used to pay the premiums for coverage by an accident or health plan, or a long-term care insurance contract. The premiums can be for you, your spouse, or your dependents. The distribution can be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract.

A ***public safety officer*** is a law enforcement officer, fire fighter, chaplain, or member of a rescue squad or ambulance crew.

For additional information, see Pub. 575.

Distribution for active reservist. The 10% additional tax for early withdrawals won't apply to a qualified reservist distribution attributable to elective deferrals from a

403(b) plan. A *qualified reservist distribution* is a distribution that is made:

- To an individual who is a reservist or national guardsman and who was ordered or called to active duty for a period in excess of 179 days or for an indefinite period, and
- During the period beginning on the date of the order or call to duty and ending at the close of the active duty period.

Minimum Required Distributions

You must receive all, or at least a certain minimum, of your interest accruing after 1986 in the 403(b) plan by April 1 of the calendar year following the later of the calendar year in which you become age 73 (if you attain age 72 after December 31, 2022), or the calendar year in which you retire.



Check with your employer, plan administrator, or provider to find out whether this rule also applies to pre-1987 accruals. If not, a minimum amount of these accruals must begin to be distributed by the later of the end of the calendar year in which you reach age 75 or April 1 of the calendar year following retirement. For each year thereafter, the minimum distribution must be made by the last day of the year. If you don't receive the required minimum distribution, you are subject to a nondeductible 25% (or 10% if timely corrected) excise tax on the difference between the required minimum distribution and the amount actually distributed.

No Special 10-Year Tax Option

A distribution from a 403(b) plan doesn't qualify as a lump-sum distribution. This means you can't use the special 10-year tax option to figure the taxable portion of a

403(b) distribution. For more information, see Pub. 575.

Transfer of Interest in 403(b) Contract

Contract exchanges. If you transfer all or part of your interest from a 403(b) contract to another 403(b) contract (held in the same plan), the transfer is tax free, and is referred to as a contract exchange. This was previously known as a 90-24 transfer. A contract exchange is similar to a 90-24 transfer with one major difference.

Previously, you were able to accomplish the transfer without your employer's involvement. After September 24, 2007, all such transfers are accomplished through a contract exchange requiring your employer's involvement. In addition, the plan must provide for the exchange and the transferred interest must be subject to the same or stricter distribution restrictions. Finally, your

accumulated benefit after the exchange must be equal to what it was before the exchange. Transfers that don't satisfy this rule are plan distributions and are generally taxable as ordinary income.

Plan-to-plan transfers. You may also transfer part or all of your interest from a 403(b) plan to another 403(b) plan if you are an employee of (or were formerly employed by) the employer of the plan to which you would like to transfer. Both the initial plan and the receiving plan must provide for transfers. Your accumulated benefit after the transfer must be at least equal to what it was before the transfer. The new plan's restrictions on distributions must be the same or stricter than those of the original plan.

Tax-free transfers for certain cash distributions. A tax-free transfer may also apply to a cash distribution of your 403(b) account from an insurance company that is subject to a rehabilitation, conservatorship,

insolvency, or similar state proceeding. To receive tax-free treatment, you must do all of the following.

- Withdraw all the cash to which you are entitled in full settlement of your contract rights or, if less, the maximum permitted by the state.
- Reinvest the cash distribution in a single policy or contract issued by another insurance company or in a single custodial account subject to the same or stricter distribution restrictions as the original contract not later than 60 days after you receive the cash distribution.
- Assign all future distribution rights to the new contract or account for investment in that contract or account if you received an amount that is less than what you are entitled to because of state restrictions.

In addition to the preceding requirements, you must provide the new insurer with a

written statement containing all of the following information.

- The gross amount of cash distributed under the old contract.
- The amount of cash reinvested in the new contract.
- Your investment in the old contract on the date you receive your first cash distribution.

Also, you must attach the following items to your timely filed income tax return in the year you receive the first distribution of cash.

1. A copy of the statement you gave the new insurer.
2. A statement that includes:
 - a. The words ***ELECTION UNDER REV. PROC. 92-44,***
 - b. The name of the company that issued the new contract, and

- c. The new policy number.

Direct trustee-to-trustee transfer. If you make a direct trustee-to-trustee transfer from your governmental 403(b) account to a defined benefit governmental plan, it may not be includible in gross income.

The transfer amount isn't includible in gross income if it is made to:

- Purchase permissive service credits; or
- Repay contributions and earnings that were previously refunded under a forfeiture of service credit under the plan, or under another plan maintained by a state or local government employer within the same state.

After-tax contributions. For distributions beginning after December 31, 2006, after-tax contributions can be rolled over between a 403(b) plan and a defined benefit plan, an IRA, or a defined contribution plan. If the rollover is to or from a 403(b) plan, it must

occur through a direct trustee-to-trustee transfer.

Permissive service credit. A *permissive service credit* is credit for a period of service recognized by a defined benefit governmental plan only if you voluntarily contribute to the plan an amount that doesn't exceed the amount necessary to fund the benefit attributable to the period of service and the amount contributed is in addition to the regular employee contribution, if any, under the plan.

A permissive service credit may also include service credit for up to 5 years where there is no performance of service, or service credited to provide an increased benefit for service credit which a participant is receiving under the plan.

Check with your plan administrator as to the type and extent of service that may be purchased by this transfer.

Tax-Free Rollovers

You can generally roll over tax free all or any part of a distribution from a 403(b) plan to a traditional IRA or a non-Roth eligible retirement plan, except for any nonqualifying distributions, described later. You may also roll over any part of a distribution from a 403(b) plan by converting it through a direct rollover, described below, to a Roth IRA.

Conversion amounts are generally includible in your taxable income in the year of the distribution from your 403(b) account. See Pub. 590-A for more information about conversion into a Roth IRA.

Note. A participant is required to roll over distribution amounts received within 60 calendar days in order for the amount to be treated as nontaxable. Distribution amounts that are rolled over within the 60 days aren't subject to the 10% additional tax on early distributions.

Note. The repayment of a qualified birth or adoption distribution, emergency personal expense distribution, or a distribution to a domestic abuse victim from an applicable eligible retirement plan is treated as a direct transfer of the distribution to the plan within 60 days of the distribution.

Rollovers to and from 403(b) plans. You can generally roll over tax free all or any part of a distribution from an eligible retirement plan to a 403(b) plan. Beginning January 1, 2008, distributions from tax-qualified retirement plans and tax-sheltered annuities can be converted by making a direct rollover into a Roth IRA subject to the restrictions that currently apply to rollovers from a traditional IRA into a Roth IRA. Converted amounts are generally includible in your taxable income in the year of the distribution from your 403(b) account. See Pub. 590-A for more information on conversion into a Roth IRA.

If a distribution includes both pre-tax contributions and after-tax contributions, the portion of the distribution that is rolled over is treated as consisting first of pre-tax amounts (contributions and earnings that would be includible in income if no rollover occurred). This means that if you roll over an amount that is at least as much as the pre-tax portion of the distribution, you don't have to include any of the distribution in income.

For more information on rollovers and eligible retirement plans, see Pub. 575.



If you roll over money or other property from a 403(b) plan to an eligible retirement plan, see Pub. 575 for information about possible effects on later distributions from the eligible retirement plan.

Hardship exception to rollover rules. The IRS may waive the 60-day rollover period if the failure to waive such requirement would be against equity or good conscience,

including cases of casualty, disaster, or other events beyond the reasonable control of an individual.

Ways to get a waiver of the 60-day rollover requirement. There are three ways to obtain a waiver of the 60-day rollover requirement.

- You qualify for an automatic waiver.
- You self-certify that you met the requirements of a waiver.
- You request and receive a private letter ruling granting a waiver.

How do you qualify for an automatic waiver? You qualify for an automatic waiver if all of the following apply.

- The financial institution receives the funds on your behalf before the end of the 60-day rollover period.
- You followed all of the procedures set by the financial institution for depositing the

funds into an IRA or other eligible retirement plan within the 60-day rollover period (including giving instructions to deposit the funds into a plan or IRA).

- The funds are not deposited into a plan or IRA within the 60-day rollover period solely because of an error on the part of the financial institution.
- The funds are deposited into a plan or IRA within 1 year from the beginning of the 60-day rollover period.
- It would have been a valid rollover if the financial institution had deposited the funds as instructed.

If you do not qualify for an automatic waiver, you can use the self-certification procedure to make a late rollover contribution or you can apply to the IRS for a waiver of the 60-day rollover requirement.

How do you self-certify that you qualify for a waiver? Based on Revenue Procedure

2016-47, 2016-37 I.R.B. 346, available at [IRS.gov/irb/2016-37_IRB/ar09.html](https://www.irs.gov/irb/2016-37_IRB/ar09.html), you may make a written certification to a plan administrator or an IRA trustee that you missed the 60-day rollover contribution deadline because of one or more of the 11 reasons listed in Revenue Procedure 2016-47. A plan administrator or an IRA trustee may rely on the certification in accepting and reporting receipt of the rollover contribution. You may make the certification by using the model letter in the appendix to the revenue procedure or by using a letter that is substantially similar. There is no IRS fee for self certification. A copy of the certification should be kept in your files and be available if requested on audit.

For additional information on rollovers, see Pub. 590-A.

How do you apply for a waiver ruling and what is the fee? You can request a ruling according to the procedures outlined in

Revenue Procedure 2003-16, as modified by Revenue Procedure 2016-47 and Revenue Procedure 2020-46; and Revenue Procedure 2024-4. See Appendix A for the applicable user fee.

How does the IRS determine whether to grant a waiver in a private letter ruling?

In determining whether to issue a favorable letter ruling granting a waiver, the IRS will consider all of the relevant facts and circumstances, including:

- Whether errors were made by the financial institution, that is, the plan administrator, or IRA trustee, issuer, or custodian;
- Whether you were unable to complete the rollover within the 60-day period due to death, disability, hospitalization, incarceration, serious illness, restrictions imposed by a foreign country, or postal error;

- Whether you used the amount distributed; and
- How much time has passed since the date of the distribution.

Note. The IRS can waive only the 60-day rollover requirement and not the other requirements for a valid rollover contribution.

For more information on waivers of the 60-day rollover requirement, go to

[IRS.gov/Retirement-Plans/Retirement-Plans-FAQS-Relating-to-Waivers-of-the-60-Day-Rollover-Requirement](https://www.irs.gov/Retirement-Plans/Retirement-Plans-FAQS-Relating-to-Waivers-of-the-60-Day-Rollover-Requirement).

Eligible retirement plans. The following are considered eligible retirement plans.

- IRAs.
- Roth IRAs.
- 403(a) annuity plans.
- 403(b) plans.
- Government eligible 457 plans.

- Qualified retirement plans.

If the distribution is from a designated Roth account, then the only eligible retirement plan is another designated Roth account or a Roth IRA.

Nonqualifying distributions. You can't roll over tax free:

- Minimum required distributions (generally required to begin at age 73 if you attain age 72 after December 31, 2022);
- Substantially equal payments over your life or life expectancy;
- Substantially equal payments over the joint lives or life expectancies of your beneficiary and you;
- Substantially equal payments for a period of 10 years or more;
- Hardship distributions; or

- Corrective distributions of excess contributions or excess deferrals, and any income allocable to the excess, or excess annual additions and any allocable gains.

Rollover of nontaxable amounts. You may be able to roll over the nontaxable part of a distribution (such as your after-tax contributions) made to another eligible retirement plan, traditional IRA, or Roth IRA. The transfer must be made either through a direct rollover to an eligible plan that separately accounts for the taxable and nontaxable parts of the rollover or through a rollover to a traditional IRA or Roth IRA.

If you roll over only part of a distribution that includes both taxable and nontaxable amounts, the amount you roll over is treated as coming first from the taxable part of the distribution.

Direct rollovers of 403(b) plan distributions. You have the option of having

your 403(b) plan make the rollover directly to a traditional IRA, Roth IRA, or new plan. Before you receive a distribution, your plan will give you information on this. It is generally to your advantage to choose this option because your plan won't withhold tax on the distribution if you choose it.

Distribution received by you. If you receive a distribution that qualifies to be rolled over, you can roll over all or any part of the distribution. Generally, you will receive only 80% of the distribution because 20% must be withheld. If you roll over only the 80% you receive, you must pay tax on the 20% you didn't roll over. You can replace the 20% that was withheld with other money within the 60-day period to make a 100% rollover.

Voluntary deductible contributions. For tax years 1982 through 1986, employees could make deductible contributions to a 403(b) plan under the IRA rules instead of deducting contributions to a traditional IRA.

If you made voluntary deductible contributions to a 403(b) plan under these traditional IRA rules, the distribution of all or part of the accumulated deductible contributions may be rolled over if it otherwise qualifies as a distribution you can roll over. Accumulated deductible contributions are the deductible contributions:

- Plus
 1. Income allocable to the contributions,
 2. Gain allocable to the contributions, and
- Minus
 1. Expenses and losses allocable to the contributions; and
 2. Distributions from the contributions, income, or gain.

Excess employer contributions. The portion of a distribution from a 403(b) plan

transferred to a traditional IRA that was previously included in income as excess employer contributions isn't an eligible rollover distribution.

Its transfer doesn't affect the rollover treatment of the eligible portion of the transferred amounts. However, the ineligible portion is subject to the traditional IRA contribution limits and may create an excess IRA contribution subject to a 6% excise tax. See chapter 1 of Pub. 590-A.

Qualified domestic relations order

(QDRO). You may be able to roll over tax free all or any part of an eligible rollover distribution from a 403(b) plan that you receive under a QDRO. If you receive the interest in the 403(b) plan as an employee's spouse or former spouse under a QDRO, all of the rollover rules apply to you as if you were the employee. You can roll over your interest in the plan to a traditional IRA or another 403(b) plan. For more information on the

treatment of an interest received under a QDRO, see Pub. 575.

Spouses of deceased employees. If you are the spouse of a deceased employee, you can roll over the qualifying distribution attributable to the employee. You can make the rollover to any eligible retirement plan.

After you roll money and other property over from a 403(b) plan to an eligible retirement plan, and you take a distribution from that plan, you won't be eligible to receive the capital gain treatment or the special averaging treatment for the distribution.

Second rollover. If you roll over a qualifying distribution to a traditional IRA, you can, if certain conditions are satisfied, later roll the distribution into another 403(b) plan. For more information, see *IRA as a holding account (conduit IRA) for rollovers to other eligible plans* in chapter 1 of Pub. 590-A.

Nonspouse beneficiary. A nonspouse beneficiary may make a direct rollover of a distribution from a 403(b) plan of a deceased participant if the rollover is a direct transfer to an inherited IRA established to receive the distribution. If the rollover is a direct trustee-to-trustee transfer to an IRA established to receive the distribution:

- The transfer will be treated as an eligible rollover distribution,
- The IRA will be considered an inherited account, and
- The required minimum distribution rules that apply in instances where the participant dies before the entire interest is distributed will apply to the transferred IRA.

For more information on IRAs, see Pubs. 590-A and 590-B.

Frozen deposits. The 60-day period usually allowed for completing a rollover is extended for any time that the amount distributed is a frozen deposit in a financial institution. The 60-day period can't end earlier than 10 days after the deposit ceases to be a frozen deposit.

A frozen deposit is any deposit that on any day during the 60-day period can't be withdrawn because:

1. The financial institution is bankrupt or insolvent, or
2. The state where the institution is located has placed limits on withdrawals because one or more banks in the state are (or are about to be) bankrupt or insolvent.

Gift Tax

If, by choosing or not choosing an election, or option, you provide an annuity for your beneficiary at or after your death, you may have made a taxable gift equal to the value of the annuity.

Joint and survivor annuity. If the gift is an interest in a joint and survivor annuity where only you and your spouse have the right to receive payments, the gift will generally be treated as qualifying for the unlimited marital deduction.

More information. For information on the gift tax, see Pub. 559, *Survivors, Executors, and Administrators*.

9.

Worksheets

[Chapter 2](#) introduced you to the term “maximum amount contributable” (MAC). Generally, your MAC is the lesser of your:

- Limit on annual additions ([chapter 3](#)), or
- Limit on elective deferrals ([chapter 4](#)).

The worksheets in this chapter can help you figure the cost of incidental life insurance, your includible compensation, your limit on annual additions, your limit on elective deferrals, your limit on catch-up contributions, and your MAC.



After completing the worksheets, you should maintain them with your 403(b) records for that year. Do not attach them to your tax return. At the end of the year or the beginning of the next year,

you should compare your estimated compensation figures with your actual figures.

If your compensation is the same as, or more than, the projected amounts and the calculations are correct, then you should simply file these worksheets with your other tax records for the year.

If your compensation was lower than your estimated figures, you will need to check the amount contributed during the year to determine if contributions are more than your MAC.

When Should I Figure MAC?

At the beginning of each year, you should figure your MAC using a conservative estimate of your compensation. Should your income change during the year, you should refigure your MAC based on a revised conservative estimate. By doing this, you will be able to determine if contributions to your

403(b) account should be increased or decreased for the year.

Checking the Previous Year's Contributions

At the beginning of the following year, you should refigure your MAC based on your actual earned income.

At the end of the current year or the beginning of the next year, you should check your contributions to be sure you didn't exceed your MAC. This means refiguring your limit based on your actual compensation figures for the year. This will allow you to determine if the amount contributed is more than the allowable amounts, and possibly avoid additional taxes.

Available Worksheets

The following worksheets have been provided to help you figure your MAC.

- Worksheet A. Cost of Incidental Life Insurance.
- Worksheet B. Includible Compensation for Your Most Recent Year of Service.
- Worksheet C. Limit on Catch-up Contributions.
- Worksheet 1. Maximum Amount Contributable (MAC).

This page is intentionally left blank

Worksheet A. Cost of Incidental Life Insurance

Note. Use this worksheet to figure the cost of incidental life insurance included in your annuity contract. This amount will be used to figure includible compensation for your most recent year of service.

1.	Enter the value of the contract (amount payable upon your death)	1.	_____
2.	Enter the cash value in the contract at the end of the year	2.	_____
3.	Subtract line 2 from line 1. This is the value of your current life insurance protection	3.	_____
4.	Enter your age on your birthday nearest the beginning of the policy year	4.	_____
5.	Enter the 1-year term premium for \$1,000 of life insurance based on your age. (From Figure 3-1)	5.	_____
6.	Divide line 3 by \$1,000	6.	_____
7.	Multiply line 6 by line 5. This is the cost of your incidental life insurance	7.	_____

Worksheet B. Includible Compensation for Your Most Recent Year of Service¹

Note. Use this worksheet to figure includible compensation for your most recent year of service.

1. Enter your includible wages from the employer maintaining your 403(b) account for your most recent year of service	1.	_____
2. Enter elective deferrals excluded from your gross income for your most recent year of service ²	2.	_____
3. Enter amounts contributed or deferred by your employer under a cafeteria plan for your most recent year of service	3.	_____
4. Enter amounts contributed or deferred by your employer according to your election to your 457 account (a nonqualified plan of a state or local government or of a tax-exempt organization) for your most recent year of service	4.	_____
5. Enter pre-tax contributions (employer's contributions made on your behalf according to your election) to a qualified transportation fringe benefit plan for your most recent year of service	5.	_____
6. Enter your foreign earned income exclusion for your most recent year of service	6.	_____
7. Add lines 1, 2, 3, 4, 5, and 6	7.	_____
8. Enter the cost of incidental life insurance that is part of your annuity contract for your most recent year of service	8.	_____
9. Enter compensation that was both : <ul style="list-style-type: none"> • Earned during your most recent year of service, and • Earned while your employer wasn't qualified to maintain a 403(b) plan 	9.	_____
10. Add lines 8 and 9	10.	_____
11. Subtract line 10 from line 7. This is your includible compensation for your most recent year of service	11.	_____

¹ Use estimated amounts if figuring includible compensation before the end of the year.
² Elective deferrals made to a designated Roth account aren't excluded from your gross income and shouldn't be included on this line.

Worksheet C. **Limit on Catch-up Contributions**

Note. If you will be age 50 or older by the end of the year, use this worksheet to figure your limit on catch-up contributions.

1. Maximum catch-up contributions	1. _____ \$7,500
2. Enter your includible compensation for your most recent year of service	2. _____
3. Enter your elective deferrals	3. _____
4. Subtract line 3 from line 2	4. _____
5. Enter the lesser of line 1 or line 4. This is your limit on catch-up contributions	5. _____

This page is intentionally left blank

Worksheet 1. Maximum Amount Contributable (MAC)

Note. Use this worksheet to figure your MAC.

Part I. Limit on Annual Additions	
1. Enter your includible compensation for your most recent year of service	1. _____
2. Maximum: ¹	
• For 2023, enter \$66,000.	
• For 2024, enter \$69,000	2. _____
3. Enter the lesser of line 1 or line 2. This is your limit on annual additions	3. _____
Caution: If you had only nonelective contributions, skip Part II and enter the amount from line 3 on line 18.	
Part II. Limit on Elective Deferrals	
4. Maximum contribution:	
• For 2023, enter \$22,500.	
• For 2024, enter \$23,000	4. _____
Note. If you have at least 15 years of service with a qualifying organization, complete lines 5 through 17. If not, enter zero (-0-) on line 16 and go to line 17.	
5. Amount per year of service	5. _____ \$ 5,000
6. Enter your years of service	6. _____
7. Multiply line 5 by line 6	7. _____
8. Enter the total of all elective deferrals made for you by the qualifying organization for prior years	8. _____
9. Subtract line 8 from line 7. If zero or less, enter zero (-0-)	9. _____
10. Maximum increase in limit for long service	10. _____ \$15,000
11. Enter the total of additional pre-tax elective deferrals made in prior years under the 15-year rule	11. _____
12. Enter the aggregate amount of all designated Roth contributions permitted for prior years under the 15-year rule	12. _____
13. Add line 11 and line 12	13. _____
14. Subtract line 13 from line 10	14. _____
15. Maximum additional contributions	15. _____ \$ 3,000
16. Enter the least of line 9, 14, or 15. This is your increase in the limit for long service	16. _____
17. Add lines 4 and 16. This is your limit on elective deferrals	17. _____
Part III. Maximum Amount Contributable	
18. • If you had only nonelective contributions, enter the amount from line 3. This is your MAC.	
• If you had only elective deferrals, enter the lesser of line 3 or line 17. This is your MAC.	
• If you had both elective deferrals and nonelective contributions, enter the amount from line 3. This is your MAC. (Use the amount on line 17 to determine if you have excess elective deferrals as explained in chapter 7 .)	18. _____
¹ If you participate in a 403(b) plan and a qualified plan, you must combine contributions made to your 403(b) account with contributions to a qualified plan and simplified employee pension plans of all corporations, partnerships, and sole proprietorships in which you have more than 50% control. You must also combine the contributions made to all 403(b) accounts on your behalf by your employer.	

This page is intentionally left blank

10.

Retirement Savings Contributions Credit (Saver's Credit)

If you or your employer makes eligible contributions (defined later) to a retirement plan, you may be able to take a credit of up to \$2,000 (up to \$4,000 if filing jointly). This credit could reduce the federal income tax you pay dollar for dollar.

Can you claim the credit? If you or your employer makes eligible contributions to a retirement plan, you can claim the credit if all of the following apply.

1. You aren't under age 18.
2. You aren't a full-time student (explained next).

3. No one else, such as your parent(s), claims an exemption for you on their tax return.
4. Your adjusted gross income (defined later) isn't more than:
 - a. \$73,000 for 2023 (\$76,500 for 2024) if your filing status is married filing jointly;
 - b. \$54,750 for 2023 (\$57,375 for 2024) if your filing status is head of household (with qualifying person); or
 - c. \$36,500 for 2023 (\$38,250 for 2024) if your filing status is single, married filing separately, or qualifying surviving spouse with dependent child.

Full-time student. You are a full-time student if, during some part of each of 5 calendar months (not necessarily consecutive) during the calendar year, you are either:

- A full-time student at a school that has a regular teaching staff, course of study, and regularly enrolled body of students in attendance; or
- A student taking a full-time, on-farm training course given by either a school that has a regular teaching staff, course of study, and regularly enrolled body of students in attendance; or a state, county, or local government.

You are a full-time student if you are enrolled for the number of hours or courses the school considers to be full-time.

Adjusted gross income. This is generally the amount on line 11 of your 2023 Form 1040 or 1040-SR. For purposes of this

section, adjusted gross income shall be determined without regard to sections 911, 931, and 933. You must add to that amount any exclusion or deduction from gross income claimed for the year for:

- Foreign earned income,
- Foreign housing costs,
- Income for bona fide residents of American Samoa, Guam, or the Northern Mariana Islands, and
- Income from Puerto Rico.

Eligible contributions. These include:

1. Contributions to a traditional or Roth IRA;
2. Elective deferrals, including amounts designated as after-tax Roth contributions, to:
 - a. A 401(k) plan (including a SIMPLE 401(k) plan),

- b. A section 403(b) annuity,
 - c. An eligible deferred compensation plan of a state or local government (a governmental 457 plan),
 - d. A SIMPLE IRA plan, or
 - e. A salary reduction SEP;
3. Contributions to a section 501(c)(18) plan; and
 4. ABLE account contributions by the designated beneficiary as defined by section 529A.

They also include voluntary after-tax employee contributions to a tax-qualified retirement plan or a section 403(b) annuity. For purposes of the credit, an employee contribution will be voluntary as long as it isn't required as a condition of employment.

Reducing eligible contributions. Reduce your eligible contributions (but not below zero) by the total distributions you received during the testing period (defined later) from any IRA, plan, or annuity included earlier under *Eligible contributions*. Also, reduce your eligible contributions by any distribution from a Roth IRA that isn't rolled over, even if the distribution isn't taxable.

Do not reduce your eligible contributions by any of the following.

1. The portion of any distribution which isn't includible in income because it is a trustee-to-trustee transfer or a rollover distribution.
2. Distributions that are taxable as the result of an in-plan rollover to your designated Roth account.
3. Any distribution that is a return of a contribution to an IRA (including a Roth

- IRA) made during the year for which you claim the credit if:
- a. The distribution is made before the due date (including extensions) of your tax return for that year,
 - b. You don't take a deduction for the contribution, and
 - c. The distribution includes any income attributable to the contribution.
4. Loans from a qualified employer plan treated as a distribution.
 5. Distributions of excess contributions or deferrals (and income attributable to excess contributions and deferrals).
 6. Distributions of dividends paid on stock held by an employee stock ownership plan under section 404(k).

7. Distributions from an eligible retirement plan that are converted or rolled over to a Roth IRA.
8. Distributions from a military retirement plan.
9. Distributions from an inherited IRA by a nonspousal beneficiary.

Distributions received by spouse. Any distributions your spouse receives are treated as received by you if you file a joint return with your spouse both for the year of the distribution and for the year for which you claim the credit.

Testing period. The testing period consists of:

- The year in which you claim the credit,
- The 2 years before the year in which you claim the credit, and
- The period after the end of the year in which you claim the credit and before the

due date of the return (including extensions) for filing your return for the year in which you claimed the credit.

Example. You and your spouse filed joint returns in 2021 and 2022, and plan to do so in 2023 and 2024. You received a taxable distribution from a qualified plan in 2021 and a taxable distribution from an eligible section 457(b) deferred compensation plan in 2022. Your spouse received taxable distributions from a Roth IRA in 2023 and tax-free distributions from a Roth IRA in 2024 before April 15. You made eligible contributions to an IRA in 2023 and you otherwise qualify for this credit. You must reduce the amount of your qualifying contributions in 2023 by the total of the distributions you and your spouse received in 2021, 2022, 2023, and 2024.

Maximum eligible contributions. After your contributions are reduced, the maximum annual contribution on which you can base the credit is \$2,000 per person.

Effect on other credits. The amount of this credit won't change the amount of your refundable tax credits. A refundable tax credit, such as the earned income credit or the additional child tax credit, is an amount that you would receive as a refund even if you didn't otherwise owe any taxes.

Maximum credit. This is a nonrefundable credit. The amount of the credit in any year can't be more than the amount of tax that you would otherwise pay (not counting any refundable credits or the adoption credit) in any year. If your tax liability is reduced to zero because of other nonrefundable credits, such as the education credits, then you won't be entitled to this credit.

How to figure and report the credit. The amount of the credit you can get is based on the contributions you make and your credit rate. The credit rate can be as low as 10% or as high as 50%. Your credit rate depends on

your income and your filing status. See Form 8880 to determine your credit rate.

The maximum contribution taken into account is \$2,000 per person. On a joint return, up to \$2,000 is taken into account for each spouse.

Figure the credit on Form 8880. Report the credit on line 4 of your 2023 Schedule 3 (Form 1040) and attach Form 8880 to your return.

11.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/ VITA](https://www.irs.gov/VITA), download the free

IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.MilitaryOneSource.com) ([MilitaryOneSource.com/MilTax](https://www.MilitaryOneSource.com/MilTax)).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant \(IRS.gov/ EITCAssistant\)](https://www.irs.gov/EITCAssistant) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application \(IRS.gov/EIN\)](https://www.irs.gov/EIN) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator \(IRS.gov/W4app\)](https://www.irs.gov/W4app) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The [First-Time Homebuyer Credit Account Look-up \(IRS.gov/HomeBuyer\)](https://www.irs.gov/HomeBuyer) tool

provides information on your repayments and account balance.

- The [*Sales Tax Deduction Calculator*](#) ([*IRS.gov/SalesTax*](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax

questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [*IRS.gov/Help*](#): A variety of tools to help you get answers to some of the most common tax questions.
- [*IRS.gov/ITA*](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax law topics.
- [*IRS.gov/Forms*](#): Find forms, instructions, and publications. You will find details on

the most recent tax changes and interactive links to help you find answers to your questions.

- You may also be able to access tax law information in your electronic filing software.

Need someone to prepare your tax

return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on [IRS.gov](#).

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](#) for fast, free, and secure online W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

IRS social media. Go to [IRS.gov/SocialMedia](#) to see the various social media tools the IRS

uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideomultilingua](https://www.youtube.com/irsvideomultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs/videos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does

not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

Note. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

Disasters. Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print all the forms, instructions, and publications you

may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.

- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](https://www.irs.gov/Account).

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS online account. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

Using direct deposit. The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax

professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/ippin).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [Debit or Credit Card](#): Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.

- [Electronic Federal Tax Payment System](#): Best option for businesses. Enrollment is required.
- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.
- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note. The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/ OPA\)](https://www.irs.gov/OPA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the [Offer in Compromise Pre-Qualifier](https://www.irs.gov/OIC) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](https://www.irs.gov/OIC).

Filing an amended return. Go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](https://www.irs.gov/WMAR) to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

Responding to an IRS notice or letter. You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

Note. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive

written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that is scheduled to begin providing translations in 2023. You will continue to receive communications, including notices and letters in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/ TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab,

choose the Contact Us option and click on “Local Offices.”

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is TAS?

TAS is an ***independent*** organization within the IRS that helps taxpayers and protects taxpayer rights. Their job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [*Taxpayer Bill of Rights*](#).

How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to [*TaxpayerAdvocate.IRS.gov*](#) to help you understand what these rights mean to you and how they apply. These are ***your*** rights. Know them. Use them.

What Can TAS Do for You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How Can You Reach TAS?

TAS has offices *in every state, the District of Columbia, and Puerto Rico*. To find your advocate's number:

- Go to [TaxpayerAdvocate.IRS.gov/Contact-Us](https://www.irs.gov/Contact-Us);
- Download Pub. 1546, Taxpayer Advocate Service Is Your Voice at the IRS, available at [IRS.gov/pub/irs-pdf/p1546.pdf](https://www.irs.gov/pub/irs-pdf/p1546.pdf);
- Call the IRS toll free at 800-TAX-FORM
- (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, report it to TAS at [IRS.gov/SAMS](https://www.irs.gov/SAMS).

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS and TAS. LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LITC near you, go to the LITC page at TaxpayerAdvocate.IRS.gov/about-us/Low-Income-Taxpayer-Clinics-LITC or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-pdf/p4134.pdf) at [IRS.gov/pub/irs-pdf/p4134.pdf](https://www.irs.gov/pub/irs-pdf/p4134.pdf).

Index



To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

403(b) account [3](#)

403(b) plans:

Basics [3](#)

Benefits [3](#)

Participation [4](#)

Self-employed ministers [4](#)

What is a 403(b) plan? [3](#)

Who can set up a 403(b) account? [4](#)

A

After-tax contributions [4](#)

Assistance (See Tax help)

B

Basics [3](#)

Benefits [3](#)

C

Catch-up contributions [17](#)

Chaplain [4](#)

Church employees [16](#)

 Years of service [16](#)

Contributions [4](#)

 After-tax [4](#)

Catch-up [17](#)

Elective deferrals [4](#), [5](#)

Nonelective [4](#)

Reporting [5](#)

Correcting excess contributions [17](#)

**Credit, for retirement savings
contributions** [26](#)

D

Distributions [18](#)

10-year tax option [19](#)

90-24 transfer [19](#)

Deceased employees [22](#)

Direct rollover [22](#)

Eligible retirement plans [21](#)

Frozen deposit [22](#)

Gift tax [22](#)

Minimum required [19](#)

Qualified domestic relations order [22](#)

Rollovers [20](#)

Second rollover [22](#)

Transfers [19](#)

E

Elective deferrals [4, 5](#)

Eligible employees [4, 12](#)

Employer's annual work period [12](#)

Excess contributions [17](#)

Correcting [17](#)

Determining [17](#)

Excess amounts [18](#)

Excess deferrals [18](#)

Excess elective deferral [18](#)

Excise tax [18](#)

Excise tax:

Excess contributions [18](#)

Reporting requirement [18](#)

F

Full-time or part-time [11](#)

G

Gift tax [22](#)

I

Incidental life insurance [7](#)

Includible compensation [7](#)

403(b) plan [16](#)

Figuring [9](#)

Foreign missionaries [16](#)

Incidental life insurance [7](#)

Self-employed ministers [16](#)

Includible compensation for your most recent year of service:

Definition [6](#)

L

Limit on annual additions [6](#)

Limit on elective deferrals [11](#)

15-year rule [11](#)

Figuring [14](#)

General limit [11](#)

M

MAC (*See* Maximum amount contributable)

Maximum amount contributable [5](#)

Components [5](#)

How to figure MAC [5](#)

When to figure MAC [6](#)

Minimum required distributions [19](#)

Ministers [4](#), [16](#)

Missing children [2](#)

Most recent year of service [6](#)

Most recent year of service, figuring [7](#)

N

Nonelective contributions [4](#), [5](#)

P

Pre-tax contributions [7](#), [10](#), [20](#), [24](#)

Publications (See Tax help)

Q

qualified birth or adoption [18](#)

qualified birth or adoption distribution [20](#)

Qualified domestic relations order [22](#)

R

Reporting contributions:

Chaplains [5](#)

Reporting Contributions:

Self-employed ministers 5

Required distributions 19

retirement income accounts 3, 5

Retirement savings contributions credit
1, 26

Rollovers 18, 20

Roth contribution program 11

S

Salary reduction agreement 11

Self-employed ministers 4, 5, 12, 16

T

Tax help 27

Transfers 19

90-24 transfer 19

Conservatorship [19](#)
Direct-trustee-to-trustee [20](#)
Insolvency [19](#)
Permissive service credit [20](#)

V

Voluntary deductible contributions [22](#)

W

What is a 403(b) plan? [3](#)

Y

Years of service [11](#)

Church employees [12](#), [16](#)

Definition [12](#)

Employer's annual work period [12](#)

Full year of service [13](#)

Full-time employee for the full year [12](#)

Full-time for part of the year [13](#)

Other than full-time for the full year [13](#)

Part-time for the full year [13](#)

Part-time for the part of the year [13](#)

Self-employed minister [16](#)

Total years of service [12](#)