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2016

Instructions for Form 8606

Nondeductible IRAs

Department of the Treasury
Internal Revenue Service

DRAFT AS OF
November 1, 2016

Section references are to the Internal Revenue Code unless otherwise noted.

General Instructions

Future Developments

For the latest information about developments related to Form 8606 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/form8606*.

What's New

Modified AGI limit for Roth IRA contributions increased. You can contribute to a Roth IRA for 2016 only if your 2016 modified adjusted gross income (AGI) for Roth IRA purposes is less than:

- $194,000 if married filing jointly or qualifying widow(er);
- $132,000 if single, head of household, or married filing separately and you didn't live with your spouse at any time in 2016; or
- $10,000 if married filing separately and you lived with your spouse at any time in 2016.

See *Roth IRAs*, later.

Due date for contributions. Because April 15, 2017, falls on a Saturday, and Emancipation Day, a legal holiday in the District of Columbia, is observed on Monday, April 17, 2017, the due date for making contributions for 2016 to your IRA is April 18, 2017, even if you don't live in the District of Columbia.

Purpose of Form

Use Form 8606 to report:

- Nondeductible contributions you made to traditional IRAs;
- Distributions from traditional, SEP, or SIMPLE IRAs, if you have ever made nondeductible contributions to traditional IRAs;
- Conversions from traditional, SEP, or SIMPLE IRAs to Roth IRAs; and
- Distributions from Roth IRAs.

Additional information. For more details on IRAs, see Pub. 590-A, Contributions to Individual Retirement Arrangements (IRAs), and Pub. 590-B, Distributions from Individual Retirement Arrangements (IRAs).

TIP *If you received distributions from a traditional, SEP, or SIMPLE IRA in 2016 and you have never made nondeductible contributions (including nontaxable amounts you rolled over from a qualified retirement plan) to traditional IRAs, don't report the distributions on Form 8606. Instead, see the instructions for Form 1040, lines 15a and 15b; Form 1040A, lines 11a and 11b; or Form 1040NR, lines 16a and 16b. Also, to find out if any of your contributions to traditional IRAs are deductible, see the instructions for Form 1040, line 32; Form 1040A, line 17; or Form 1040NR, line 32.*

Who Must File

File Form 8606 if any of the following apply.

- You made nondeductible contributions to a traditional IRA for 2016, including a repayment of a qualified reservist distribution.
- You received distributions from a traditional, SEP, or SIMPLE IRA in 2016 and your basis in traditional IRAs is more than zero. For this purpose, a distribution doesn't include a rollover, qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted an amount from a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2016 (unless you recharacterized the entire conversion—see *Recharacterizations*, later).
- You received distributions from a Roth IRA in 2016 (other than a rollover, recharacterization, or return of certain contributions—see the instructions for Part III, later).
- You received a distribution from an inherited traditional IRA that has basis, you transferred an inherited plan account to a Roth IRA, or you received a distribution from an inherited Roth IRA that wasn't a qualified distribution. You may need to file more than one Form 8606. See *IRA with basis* under *What if You Inherit an IRA?* in Pub. 590-B for more information.

Note. If you recharacterized a 2016 Roth IRA contribution as a traditional IRA contribution, or vice versa, treat the contribution as having been made to the second IRA, not the first IRA. See *Recharacterizations*, later.

TIP *You don't have to file Form 8606 solely to report regular contributions to Roth IRAs. But see* What Records Must I Keep, *later.*

When and Where To File

File Form 8606 with your 2016 Form 1040, 1040A, or 1040NR by the due date, including extensions, of your return.

If you aren't required to file an income tax return but are required to file Form 8606, sign Form 8606 and send it to the Internal Revenue Service at the same time and place you would otherwise file Form 1040, 1040A, or 1040NR. Be sure to include your address on page 1 of the form and your signature and the date on page 2 of the form.

Definitions

Deemed IRAs

A qualified employer plan (retirement plan) can maintain a separate account or annuity under the plan (a deemed IRA) to receive voluntary employee contributions. If in 2016 you had a deemed IRA, use the rules for either a traditional IRA or a Roth IRA depending on which type it was. See Pub. 590-A for more details.

Traditional IRAs

For purposes of Form 8606, a traditional IRA is an individual retirement account or an individual retirement annuity other than a SEP, SIMPLE, or Roth IRA.

Contributions. An overall contribution limit applies to traditional IRAs and Roth IRAs. See *Overall Contribution Limit for Traditional and Roth IRAs*, later. Contributions to a traditional IRA may be fully deductible, partially deductible, or completely nondeductible.

Basis. Your basis in traditional IRAs is the total of all your nondeductible contributions and nontaxable amounts included in rollovers made to traditional

IRAs minus the total of all your nontaxable distributions, adjusted if necessary (see the instructions for line 2, later).

Keep track of your basis to figure the nontaxable part of your future distributions.

SEP IRAs

A simplified employee pension (SEP) is an employer-sponsored plan under which an employer can make contributions to traditional IRAs for its employees. If you make contributions to that IRA (excluding employer contributions you make if you are self-employed), they are treated as contributions to a traditional IRA and may be deductible or nondeductible. SEP IRA distributions are reported in the same manner as traditional IRA distributions.

SIMPLE IRAs

A SIMPLE IRA plan is a tax-favored retirement plan that certain small employers (including self-employed individuals) can set up for the benefit of their employees. Your participation in your employer's SIMPLE IRA plan doesn't prevent you from making contributions to a traditional or Roth IRA.

Roth IRAs

A Roth IRA is similar to a traditional IRA, but has the following features.

- Contributions are never deductible.
- Contributions can be made after the owner reaches age 70½.
- No minimum distributions are required during the Roth IRA owner's lifetime.
- Qualified distributions aren't includible in income.

Qualified distribution. Generally, a qualified distribution is any distribution from your Roth IRA that meets the following requirements.

1. It is made after the 5-year period beginning with the first year for which a contribution was made to a Roth IRA (including a conversion or a rollover from a qualified retirement plan) set up for your benefit, and

2. The distribution is made:

a. On or after the date you reach age 59½,

b. After your death,

c. Due to your disability, or

d. For qualified first-time homebuyer expenses.

Contributions. You can contribute to a Roth IRA for 2016 only if your 2016 modified AGI for Roth IRA purposes is less than:

- $194,000 if married filing jointly or qualifying widow(er);
- $132,000 if single, head of household, or if married filing separately and you didn't live with your spouse at any time in 2016; or
- $10,000 if married filing separately and you lived with your spouse at any time in 2016.

Use the Maximum Roth IRA Contribution Worksheet later to figure the maximum amount you can contribute to a Roth IRA for 2016. If you are married filing jointly, complete the worksheet separately for you and your spouse.

If you contributed too much to your Roth IRA, see Recharacterizations*, later.*

Modified AGI for Roth IRA purposes. First, figure your AGI (Form 1040, line 38; Form 1040A, line 22; or Form 1040NR, line 37). Then, refigure it by:

1. Subtracting the following.

a. Roth IRA conversions included on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b.

b. Roth IRA rollovers from qualified retirement plans included on Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b.

2. Adding the following.

a. IRA deduction from Form 1040, line 32; Form 1040A, line 17; or Form 1040NR, line 32.

b. Student loan interest deduction from Form 1040, line 33; Form 1040A, line 18; or Form 1040NR, line 33.

c. Tuition and fees deduction from Form 1040, line 34; or Form 1040A, line 19.

d. Domestic production activities deduction from Form 1040, line 35; or Form 1040NR, line 34.

e. Exclusion of interest from Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989.

f. Exclusion of employer-provided adoption benefits from Form 8839, Qualified Adoption Expenses.

g. Foreign earned income exclusion from Form 2555, Foreign Earned Income, or Form 2555-EZ, Foreign Earned Income Exclusion.

h. Foreign housing exclusion or deduction from Form 2555.

When figuring modified AGI for Roth IRA purposes, you may have to refigure items based on modified AGI, such as taxable social security benefits and passive activity losses allowed under the special allowance for rental real estate activities. See Can You Contribute to a Roth IRA? *in Pub. 590-A for details.*

Distributions. See the instructions for Part III, later.

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Maximum Roth IRA Contribution Worksheet

Keep for Your Records

Caution: *If married filing jointly and the combined taxable compensation (defined earlier) for you and your spouse is less than $11,000 ($12,000 if one spouse is 50 or older at the end of 2016; $13,000 if both spouses are 50 or older at the end of 2016),* ***don't*** *use this worksheet. Instead, see Pub. 590-A for special rules.*

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1.	If married filing jointly, enter $5,500 ($6,500 if age 50 or older at the end of 2016). All others, enter the **smaller** of $5,500 ($6,500 if age 50 or older at the end of 2016) or your taxable compensation (defined below)	**1.** _____
2.	Enter your total contributions to traditional IRAs for 2016	**2.** _____
3.	Subtract line 2 from line 1	**3.** _____
4.	Enter: $194,000 if married filing jointly or qualifying widow(er); $10,000 if married filing separately and you lived with your spouse at any time in 2016. All others, enter $132,000	**4.** _____
5.	Enter your modified AGI for Roth IRA purposes (discussed earlier)	**5.** _____
6.	Subtract line 5 from line 4. If zero or less, **stop here**; you may not contribute to a Roth IRA for 2016. See *Recharacterizations* below if you made Roth IRA contributions for 2016	**6.** _____
7.	If line 4 above is $132,000, enter $15,000; otherwise, enter $10,000. If line 6 is more than or equal to line 7, skip lines 8 and 9 and enter the amount from line 3 on line 10	**7.** _____
8.	Divide line 6 by line 7 and enter the result as a decimal (rounded to at least 3 places)	**8.** _____
9.	Multiply line 1 by line 8. If the result isn't a multiple of $10, increase it to the next multiple of $10 (for example, increase $490.30 to $500). Enter the result, but not less than $200	**9.** _____
10.	**Maximum 2016 Roth IRA Contribution.** Enter the **smaller** of line 3 or line 9. See *Recharacterizations* below if you contributed more than this amount to Roth IRAs for 2016	**10.** _____

Overall Contribution Limit for Traditional and Roth IRAs

If you aren't married filing jointly, your limit on contributions to traditional and Roth IRAs is generally the smaller of $5,500 ($6,500 if age 50 or older at the end of 2016) or your taxable compensation (defined below).

If you are married filing jointly, your contribution limit is generally $5,500 ($6,500 if age 50 or older at the end of 2016) and your spouse's contribution limit is $5,500 ($6,500 if age 50 or older at the end of 2016) as well. But if the combined taxable compensation of both you and your spouse is less than $11,000 ($12,000 if one spouse is 50 or older at the end of 2016; $13,000 if both spouses are 50 or older at the end of 2016), see *Kay Bailey Hutchison Spousal IRA Limit* in Pub. 590-A for special rules.

This limit doesn't apply to employer contributions to a SEP or SIMPLE IRA.

Note. Rollovers, Roth IRA conversions, Roth IRA rollovers from qualified retirement plans and qualified reservist distributions don't affect your contribution limit.

CAUTION *The amount you can contribute to a Roth IRA may also be limited by your modified AGI (see Contributions, earlier, and the Maximum Roth IRA Contribution Worksheet later).*

Taxable compensation. Taxable compensation includes the following.

- Wages, salaries, tips, etc. If you received a distribution from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in Form W-2, box 1, or in Form 1099-MISC, box 7, don't include that distribution in taxable compensation. The distribution should be shown in (a) Form W-2, box 11; (b) Form W-2, box 12, with code Z; or (c) Form 1099-MISC, box 15b. If it isn't, contact your employer for the amount of the distribution.
- Nontaxable combat pay if you were a member of the U.S. Armed Forces.
- Self-employment income. If you are self-employed (a sole proprietor or a partner), taxable compensation is your net earnings from your trade or business (provided your personal services are a material income-producing factor) reduced by your deduction for contributions made on your behalf to retirement plans and the deductible part of your self-employment tax.
- Alimony and separate maintenance.

See *What Is Compensation?* under *Who Can Open a Traditional IRA?* in chapter 1 of Pub. 590-A for details.

Recharacterizations

Generally, you can recharacterize (correct) an IRA contribution, Roth IRA conversion, or a Roth IRA rollover from a qualified retirement plan by making a trustee-to-trustee transfer from one IRA to another type of IRA.

Trustee-to-trustee transfers are made directly between financial institutions or within the same financial institution. You generally must make the transfer by the due date of your return (including extensions) and reflect it on your return. However, if you timely filed your return without making the transfer, you can

make the transfer within 6 months of the due date of your return, excluding extensions. If necessary, file an amended return reflecting the transfer (see *Amending Form 8606*, later). Write "Filed pursuant to section 301.9100-2" on the amended return.

Reporting recharacterizations. Treat any recharacterized IRA contribution, Roth IRA conversion, or Roth IRA rollover from a qualified retirement plan as though the amount of the contribution, conversion, or rollover was originally contributed to the second IRA, not the first IRA. For the recharacterization, you must transfer the amount of the original contribution, conversion, or rollover plus any related earnings or less any related loss. In most cases, your IRA trustee or custodian figures the amount of the related earnings you must transfer. If you need to figure the related earnings, see *How Do You Recharacterize a Contribution?* in chapter 1 of Pub. 590-A. Treat any earnings or loss that occurred in the first IRA as having occurred in the second IRA. You can't deduct any loss that occurred while the funds were in the first IRA. Also, you can't take a deduction for a contribution to a traditional IRA if you later recharacterize the amount. The following discussion explains how to report the four different types of recharacterizations, including the statement that you must attach to your return explaining the recharacterization.

1. You made a contribution to a traditional IRA and later recharacterized part or all of it in a trustee-to-trustee transfer to a Roth IRA. If you recharacterized only part of the contribution, report the nondeductible traditional IRA portion of the remaining contribution, if any, on Form 8606, Part I. If you recharacterized the entire contribution, don't report the contribution on Form 8606. In either case, attach a statement to your return explaining the recharacterization. If the recharacterization occurred in 2016, include the amount transferred from the traditional IRA on Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a. If the recharacterization occurred in 2017, report the amount transferred only in the attached statement, and not on your 2016 or 2017 tax return.

Example. You are single, covered by an employer retirement plan, and you contributed $4,000 to a new traditional IRA on May 27, 2016. On February 24, 2017, you determine that your 2016 modified AGI will limit your traditional IRA deduction to $1,000. The value of your traditional IRA on that date is $4,400. You decide to recharacterize $3,000 of the traditional IRA contribution as a Roth IRA contribution, and have $3,300 ($3,000 contribution plus $300 related earnings) transferred from your traditional IRA to a Roth IRA in a trustee-to-trustee transfer. You deduct the $1,000 traditional IRA contribution on Form 1040. You don't file Form 8606. You attach a statement to your return explaining the recharacterization. The statement indicates that you contributed $4,000 to a traditional IRA on May 27, 2016; recharacterized $3,000 of that contribution on February 24, 2017, by transferring $3,000 plus $300 of related earnings from your traditional IRA to a Roth IRA in a trustee-to-trustee transfer; and deducted the remaining traditional IRA contribution of $1,000 on Form 1040. You don't report the $3,300 distribution from your traditional IRA on your 2016 Form 1040 because the distribution occurred in 2017. You don't report the distribution on your 2017 Form 1040 because the recharacterization related to 2016 and was explained in an attachment to your 2016 return.

2. You made a contribution to a Roth IRA and later recharacterized part or all of it in a trustee-to-trustee transfer to a traditional IRA. Report the nondeductible traditional IRA portion of the recharacterized contribution, if any, on Form 8606, Part I. Don't report the Roth IRA contribution (whether or not you recharacterized all or part of it) on Form 8606. Attach a statement to your return explaining the recharacterization. If the recharacterization occurred in 2016, include the amount transferred from the Roth IRA on Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a. If the recharacterization occurred in 2017, report the amount transferred only in the attached statement, and not on your 2016 or 2017 tax return.

Example. You are single, covered by an employer retirement plan, and you contributed $4,000 to a new Roth IRA on June 16, 2016. On December 29, 2016, you determine that your 2016 modified AGI will allow a full traditional IRA deduction. You decide to recharacterize the Roth IRA contribution as a traditional IRA contribution and have $4,200, the balance in the Roth IRA account ($4,000 contribution plus $200 related earnings), transferred from your Roth IRA to a traditional IRA in a trustee-to-trustee transfer. You deduct the $4,000 traditional IRA contribution on Form 1040. You don't file Form 8606. You attach a statement to your return explaining the recharacterization. The statement indicates that you contributed $4,000 to a new Roth IRA on June 16, 2016; recharacterized that contribution on December 29, 2016, by transferring $4,200, the balance in the Roth IRA, to a traditional IRA in a trustee-to-trustee transfer; and deducted the traditional IRA contribution of $4,000 on Form 1040. You include the $4,200 distribution from your Roth IRA on your 2016 Form 1040, line 15a.

3. You converted an amount from a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2016 and later recharacterized all or part of the amount in a trustee-to-trustee transfer to a traditional, SEP, or SIMPLE IRA. If you recharacterized only part of the amount converted, report the amount not recharacterized on Form 8606, Part II. If you recharacterized the entire amount converted, don't report the conversion on Form 8606. In either case, attach a statement to your return explaining the recharacterization and include the amount converted (whether or not recharacterized) in the total on Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a. If the recharacterization occurred in 2016, also include the amount transferred out from the Roth IRA on that line. If the recharacterization occurred in 2017, report the amount transferred only in the attached statement, and not on your 2016 or 2017 tax return (a 2017 Form 1099-R should be sent to you by January 31, 2018, stating that you made a recharacterization of an amount converted in the prior year).

Example. You are married filing jointly and converted $20,000 from your traditional IRA to a new Roth IRA on May 20, 2016. On April 7, 2017, you decide to recharacterize the conversion. The value of the Roth IRA on that date is $19,000. You recharacterize the conversion by transferring that entire amount to a traditional IRA in a trustee-to-trustee transfer. You report $20,000 on Form 1040, line 15a. You don't include the $19,000 on line 15a because it didn't occur in 2016 (you also don't report that amount on your 2017 return because it doesn't apply to the 2017 tax year). You attach a statement to Form 1040 explaining that (a) you made a conversion of $20,000 from a traditional IRA on May 20, 2016, and (b) you recharacterized the entire amount, which was then valued at $19,000, back to a traditional IRA on April 7, 2017.

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4. You rolled over an amount from a qualified retirement plan to a Roth IRA in 2016 and later recharacterized all or part of the amount in a trustee-to-trustee transfer to a traditional IRA. Don't report the rollover (whether or not you recharacterized all or part of it) or the recharacterization on Form 8606. Attach a statement to your return explaining the recharacterization and include the amount of the original rollover on Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a. If the recharacterization occurred in 2016, also include the amount transferred from the Roth IRA on Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a. If the recharacterization occurred in 2017, report the amount transferred from the Roth IRA only in the attached statement, and not on your 2016 or 2017 tax return (a 2017 Form 1099-R should be sent to you by January 31, 2018, stating that you made a recharacterization of an amount in the prior year).

Example. You are single and you rolled over $50,000 from your 401(k) plan to a new Roth IRA on July 20, 2016. On March 25, 2017, you decide to recharacterize the rollover. The value of the Roth IRA on that date is $49,000. You recharacterize the rollover by transferring that entire amount to a traditional IRA in a trustee-to-trustee transfer. You report $50,000 on Form 1040, line 16a. You don't include the $49,000 on line 15a because the transfer to the traditional IRA didn't occur in 2016 (you also don't report that amount on your 2017 return because the recharacterization doesn't apply to the 2017 tax year). You don't file Form 8606. You attach a statement to Form 1040 explaining that (a) you made a rollover of $50,000 from a 401(k) plan to a Roth IRA on July 20, 2016, and (b) you recharacterized the entire amount, which was then valued at $49,000, to a traditional IRA on March 25, 2017.

Return of IRA Contributions

If, in 2016, you made traditional IRA contributions or Roth IRA contributions for 2016 and you had those contributions returned to you with any related earnings (or minus any loss) by the due date (including extensions) of your 2016 tax return, the returned contributions are treated as if they were never contributed. Don't report the contribution or distribution on Form 8606 or take a deduction for the contribution. However, you must include the amount of the distribution of the returned contributions you made in 2016 and any related earnings on your 2016 Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a. Also include the related earnings on your 2016 Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b. Attach a statement explaining the distribution. You can't deduct any loss that occurred (see Pub. 590-B for an exception if you withdrew the entire amount in all your traditional or Roth IRAs). Also, if you were under age 59½ at the time of a distribution with related earnings, you generally are subject to the additional 10% tax on early distributions (see Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts).

If you timely filed your 2016 tax return without withdrawing a contribution that you made in 2016, you can still have the contribution returned to you within 6 months of the due date of your 2016 tax return, excluding extensions. If you do, file an amended return with "Filed pursuant to section 301.9100-2" written at the top. Report any related earnings on the amended return and include an explanation of the withdrawn contribution. Make any other necessary changes on the amended return (for example, if you reported the contributions as excess contributions on your original return, include an amended Form 5329 reflecting that the withdrawn contributions are no longer treated as having been contributed).

In most cases, the related earnings that you must withdraw are figured by your IRA trustee or custodian. If you need to figure the related earnings on IRA contributions that were returned to you, see *Contributions Returned Before Due Date of Return* in chapter 1 of Pub. 590-A. If you made a contribution or distribution while the IRA held the returned contribution, see Pub. 590-A.

If you made a contribution for 2015 and you had it returned to you in 2016 as described above, don't report the distribution on your 2016 tax return. Instead, report it on your 2015 original or amended return in the manner described above.

Example. On May 28, 2016, you contributed $4,000 to your traditional IRA. The value of the IRA was $18,000 prior to the contribution. On December 29, 2016, when you are age 57 and the value of the IRA is $23,600, you realize you can't make the entire contribution because your taxable compensation for the year will be only $3,000. You decide to have $1,000 of the contribution returned to you and withdraw $1,073 from your IRA ($1,000 contribution plus $73 earnings). You didn't make any other withdrawals or contributions. You don't file Form 8606. You deduct the $3,000 remaining contribution on Form 1040. You include $1,073 on Form 1040, line 15a, and $73 on line 15b. You attach a statement to your tax return explaining the distribution. Because you properly removed the excess contribution with the related earnings by the due date of your tax return, you aren't subject to the additional 6% tax on excess contributions, reported on Form 5329. However, because you were under age 59½ at the time of the distribution, the $73 of earnings is subject to the additional 10% tax on early distributions. You include $7.30 on Form 1040, line 59.

Return of Excess Traditional IRA Contributions

The return (distribution) in 2016 of excess traditional IRA contributions for years prior to 2016 isn't taxable if all three of the following apply.

1. The distribution was made after the due date, including extensions, of your tax return for the year for which the contribution was made (if the distribution was made earlier, see *Return of IRA Contributions*, earlier).

2. No deduction was allowable (without regard to the modified AGI limitation) or taken for the excess contributions.

3. The total contributions (excluding rollovers) to your traditional and SEP IRAs for the year for which the excess contributions were made didn't exceed the amounts shown in the following table.

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Year(s)	Contribution limit	Contribution limit if age 50 or older at the end of the year
2013 through 2015	$5,500	$6,500
2008 through 2012	$5,000	$6,000
2006 or 2007	$4,000	$5,000
2005	$4,000	$4,500
2002 through 2004	$3,000	$3,500
1997 through 2001	$2,000	—
before 1997	$2,250	—

If the excess contribution to your traditional IRA for the year included a rollover and the excess occurred because the information the plan was required to give you was incorrect, increase the contribution limit amount for the year shown in the table above by the amount of the excess that is due to the incorrect information.

If the total contributions for the year included employer contributions to a SEP IRA, increase the contribution limit amount for the year shown in the table above by the smaller of the amount of the employer contributions or:

2015	$53,000
2014	$52,000
2013	$51,000
2012	$50,000
2009, 2010, or 2011	$49,000
2008	$46,000
2007	$45,000
2006	$44,000
2005	$42,000
2004	$41,000
2002 or 2003	$40,000
2001	$35,000
before 2001	$30,000

Include the total amount distributed on Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a; and attach a statement to your return explaining the distribution. See *Example*, later.

If you meet these conditions and are otherwise required to file Form 8606:

- Don't take into account the amount of the withdrawn contributions in figuring line 2 (for 2016 or for any later year), and
- Don't include the amount of the withdrawn contributions on line 7.

Example. You are single, you retired in 2013, and you had no taxable compensation after 2013. However, you made traditional IRA contributions (that you didn't deduct) of $3,000 in 2014 and $4,000 in 2015. In November 2016, a tax practitioner informed you that you had made excess contributions for those years because you had no taxable compensation. You withdrew the $7,000 and filed amended returns for 2014 and 2015 reflecting the additional 6% tax on excess contributions on Form 5329. You include the $7,000 distribution on your 2016 Form 1040, line 15a, enter -0- on line 15b, and attach a statement to your return explaining the distribution, including the fact that you filed amended returns for 2014 and 2015 and paid the additional 6% tax on the excess contributions for those years. The statement indicates that the distribution isn't taxable because (a) it was made after the due dates of your 2014 and 2015 tax returns, including extensions; (b) your total IRA contributions for each year didn't exceed $5,500 ($6,500 if age 50 or older at the end of that year); and (c) you didn't take a deduction for the contributions, and no deduction was allowable because you didn't have any taxable compensation for those years. The statement also indicates that the distribution reduced your excess contributions to -0-, as reflected on your 2016 Form 5329. Don't file Form 8606 for 2016. If you are required to file Form 8606 in a year after 2016, don't include the $7,000 you withdrew in 2016 on line 2.

Amending Form 8606

Generally, after you file your return, you can change a nondeductible contribution to a traditional IRA to a deductible contribution or vice versa if you make the change within the time limit for filing Form 1040X, Amended U.S. Individual Income Tax Return (see *When To File* in the Form 1040X Instructions). You also may be able to make a recharacterization (discussed earlier). If necessary, complete a new Form 8606 showing the revised information and file it with Form 1040X.

Penalty for Not Filing

If you are required to file Form 8606 to report a nondeductible contribution to a traditional IRA for 2016, but don't do so, you must pay a $50 penalty, unless you can show reasonable cause.

Overstatement Penalty

If you overstate your nondeductible contributions, you must pay a $100 penalty, unless you can show reasonable cause.

What Records Must I Keep?

To verify the nontaxable part of distributions from your IRAs, including Roth IRAs, keep a copy of the following forms and records until all distributions are made.

- Page 1 of Forms 1040 (or Forms 1040A, 1040NR, or 1040-T) filed for each year you made a nondeductible contribution to a traditional IRA.
- Forms 8606 and any supporting statements, attachments, and worksheets for all applicable years.
- Forms 5498, IRA Contribution Information, or similar statements you received each year showing contributions you made to a traditional IRA or Roth IRA.
- Forms 5498 or similar statements you received showing the value of your traditional IRAs for each year you received a distribution.
- Forms 1099-R or W-2P you received for each year you received a distribution.

Note. Forms 1040-T and W-2P are forms that were used in prior years.

Specific Instructions

Name and social security number (SSN). If you file a joint return, enter only the name and SSN of the spouse whose information is being reported on Form 8606. If both you and your spouse are required to file Form 8606, file a separate Form 8606 for each of you.

Part I—Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs

Line 1

If you used the IRA Deduction Worksheet in the Form 1040, 1040NR, or 1040A instructions, subtract line 12

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(line 10 for Form 1040A) of the worksheet (or the amount you chose to deduct on Form 1040 or Form 1040NR, line 32, or Form 1040A, line 17, if less) from the smaller of line 10 or line 11 (line 8 or line 9 for Form 1040A) of the worksheet. Enter the result on line 1 of Form 8606. You can't deduct the amount included on line 1.

If you used the worksheet Figuring Your Reduced IRA Deduction for 2016 in Pub. 590-A, enter on line 1 of Form 8606 any nondeductible contributions from the appropriate lines of that worksheet.

If you didn't have any deductible contributions, you can make nondeductible contributions up to your contribution limit (see *Overall Contribution Limit for Traditional and Roth IRAs*, earlier). Enter on line 1 of Form 8606 your nondeductible contributions.

Include on line 1 any repayment of a qualified reservist distribution.

Don't include on line 1 contributions that you had returned to you with the related earnings (or less any loss). See *Return of IRA Contributions*, earlier.

Line 2

Generally, if this is the first year you are required to file Form 8606, enter -0-. Otherwise, use the Total Basis Chart, later, to find the amount to enter on line 2.

However, you may need to enter an amount that is more than -0- (even if this is the first year you are required to file Form 8606) or increase or decrease the amount from the chart if your basis changed because of any of the following.

- You had a return of excess traditional IRA contributions (see *Return of Excess Traditional IRA Contributions*, earlier).
- Incident to divorce, you transferred or received part or all of a traditional IRA (see the last bulleted item under *Line 7*, later).
- You rolled over any nontaxable portion of your qualified retirement plan to a traditional or SEP IRA that wasn't previously reported on Form 8606, line 2. Include the nontaxable portion on line 2.

Line 4

If you made contributions to traditional IRAs for 2016 in 2016 and 2017 and you have both deductible and nondeductible contributions, you can choose to treat the contributions made in 2016 first as nondeductible contributions and then as deductible contributions, or vice versa.

Example. You made contributions for 2016 of $2,000 in May 2016 and $2,000 in January 2017, of which $3,000 are deductible and $1,000 are nondeductible. You choose $1,000 of your contribution in 2016 to be nondeductible. You enter the $1,000 on line 1, but not line 4, and it becomes part of your basis for 2016.

Although the contributions to traditional IRAs for 2016 that you made from January 1, 2017, through April 18, 2017, can be treated as nondeductible, they aren't included in figuring the nontaxable part of any distributions you received in 2016.

Line 6

Enter the total value of all your traditional, SEP, and SIMPLE IRAs as of December 31, 2016, plus any outstanding rollovers. A statement should be sent to you by January 31, 2017, showing the value of each IRA on December 31, 2016. However, if you recharacterized any amounts originally contributed, converted, or rolled over from a qualified plan in 2016, enter on line 6 the total value, taking into account all recharacterizations of those amounts, including recharacterizations made after December 31, 2016.

For purposes of line 6, a rollover is a tax-free distribution from one traditional, SEP, or SIMPLE IRA that is contributed to another traditional, SEP, or SIMPLE IRA. The rollover must be completed within 60 days after receiving the distribution from the first IRA. An outstanding rollover is generally the amount of any distribution received in 2016 after November 1, 2016, that was rolled over in 2017, but within the 60-day rollover period. A rollover between a SIMPLE IRA and a qualified retirement plan or an IRA (other than a SIMPLE IRA) can only take place after your first 2 years of participation in the SIMPLE IRA. See Pub. 590-A for more details.

The IRS may waive the 60-day requirement if failing to waive it would be against equity or good conscience, such as situations where a casualty, disaster, or other events beyond your reasonable control prevented you from meeting the 60-day requirement. Also, the 60-day period will be extended for certain frozen deposits. See *Can You Move Retirement Plan Assets?* in chapter 1 of Pub. 590-A for details.

Note. Don't include a rollover from a traditional, SEP, or SIMPLE IRA to a qualified retirement plan even if it was an outstanding rollover.

Total Basis Chart

IF the last Form 8606 you filed was for . . .	THEN enter on line 2 . . .
A year after 2000 and before 2016	The amount from line 14 of that Form 8606
A year after 1992 and before 2001	The amount from line 12 of that Form 8606
A year after 1988 and before 1993	The amount from line 14 of that Form 8606
1988	The total of the amounts on lines 7 and 16 of that Form 8606
1987	The total of the amounts on lines 4 and 13 of that Form 8606

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Line 7

If you received a distribution in 2016 from a traditional, SEP, or SIMPLE IRA, and you also made contributions for 2016 to a traditional IRA that may not be fully deductible because of the income limits, you must make a special computation before completing the rest of this form. For details, including how to complete Form 8606, see Are Distributions Taxable? *in chapter 1 of Pub. 590-B.*

Don't include any of the following on line 7.

- Distributions that you converted to a Roth IRA.
- Recharacterizations of traditional IRA contributions to Roth IRA contributions.
- Distributions you rolled over to another traditional, SEP, or SIMPLE IRA (whether or not the distribution is an outstanding rollover included on line 6).
- Distributions you rolled over to a qualified retirement plan.
- A one-time distribution to fund an HSA. For details, see Pub. 969, Health Savings Accounts and Other Tax-Favored Health Plans.
- Distributions that are treated as a return of contributions under *Return of IRA Contributions*, earlier.
- Qualified charitable distributions (QCDs). For details, see *Are Distributions Taxable?* in chapter 1 of Pub. 590-B.
- Distributions that are treated as a return of excess contributions under *Return of Excess Traditional IRA Contributions*, earlier.
- Distributions that are incident to divorce. The transfer of part or all of your traditional, SEP, or SIMPLE IRA to your spouse under a divorce or separation agreement isn't taxable to you or your spouse. If this transfer results in a change in the basis of the traditional IRA of either spouse, both spouses must file Form 8606 and show the increase or decrease in the amount of basis on line 2. Attach a statement explaining this adjustment. Include in the statement the character of the amounts in the traditional IRA, such as the amount attributable to nondeductible contributions. Also, include the name and social security number of the other spouse.

Line 8

If, in 2016, you converted any amounts from traditional, SEP, or SIMPLE IRAs to a Roth IRA, enter on line 8 the net amount you converted. To figure that amount, subtract from the total amount converted in 2016 any portion that you recharacterized back to traditional, SEP, or SIMPLE IRAs in 2016 or 2017 (see *Recharacterizations*, earlier). Don't take into account related earnings that were transferred with the recharacterized amount or any loss that occurred while the amount was in the Roth IRA. See item (3) under *Reporting recharacterizations*, earlier, for details.

Line 15

If you were under age 59½ at the time you received distributions from your traditional, SEP, or SIMPLE IRA, there generally is an additional 10% tax on the portion of the distribution that is included in income (25% for a distribution from a SIMPLE IRA during the first 2 years of your participation in the plan). See the instructions for Form 1040, line 59, or the instructions for Form 1040NR, line 57, and also the Instructions for Form 5329.

Part II—2015 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs

Complete Part II if you converted part or all of your traditional, SEP, or SIMPLE IRAs to a Roth IRA in 2016, excluding any portion you recharacterized. See item (3) under *Reporting recharacterizations*, earlier, for details.

Limit on number of conversions. If you converted an amount from a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2016 and then recharacterized the amount back to a traditional, SEP, or SIMPLE IRA, you can't reconvert that amount until the later of January 1, 2017, or 30 days after the recharacterization. See *Can You Move Retirement Plan Assets?* in chapter 1 of Pub. 590-A for details.

Line 16

If you didn't complete line 8, see the instructions for that line. Then, enter on line 16 the amount you would have entered on line 8 had you completed it.

Line 17

If you didn't complete line 11, enter on line 17 the amount from line 2 (or the amount you would have entered on line 2 if you had completed that line) plus any contributions included on line 1 that you made before the conversion.

Line 18

If your entry on line 18 is zero or less, don't include the result on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b. Include the full amount of the distribution on Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a.

Part III—Distributions From Roth IRAs

Complete Part III to figure the taxable part, if any, of your 2016 Roth IRA distributions.

Line 19

Don't include on line 19 any of the following.

- Distributions that you rolled over, including distributions made in 2016 and rolled over after December 31, 2016 (outstanding rollovers).
- Recharacterizations.
- Distributions that are a return of contributions under *Return of IRA Contributions*, earlier.
- Distributions made on or after age 59½ if you made a contribution (including a conversion or a rollover from a qualified retirement plan) for any year from 1998 through 2011.
- A one-time distribution to fund an HSA. For details, see Pub. 969.
- Qualified charitable distributions (QCDs). For details, see *Are Distributions Taxable?* in chapter 1 of Pub. 590-B.
- Distributions made upon death or due to disability if a contribution was made (including a conversion or a rollover from a qualified retirement plan) for any year from 1998 through 2011.
- Distributions that are incident to divorce. The transfer of part or all of your Roth IRA to your spouse under a divorce or separation agreement isn't taxable to you or your spouse.

If, after considering the items above, you don't have an amount to enter on line 19, don't complete Part III; your Roth IRA distribution(s) isn't taxable. Instead, include your total Roth IRA distribution(s) on Form 1040, line 15a; Form 1040A, line 11a; or Form 1040NR, line 16a.

Line 20

If you had a qualified first-time homebuyer distribution from your Roth IRA and you made a contribution (including a conversion or a rollover from a qualified retirement plan) to a Roth IRA for any year from 1998 through 2011, enter the amount of your qualified expenses on line 20, but don't enter more than $10,000. For details, see *Are Distributions Taxable?* in chapter 2 of Pub. 590-B.

Line 22

Figure the amount to enter on line 22 as follows.

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• If you didn't take a Roth IRA distribution before 2016 (other than an amount rolled over or recharacterized or a returned contribution), enter on line 22 the total of all your regular contributions to Roth IRAs for 1998 through 2016 (excluding rollovers from other Roth IRAs and any contributions that you had returned to you), adjusted for any recharacterizations.

• If you did take such a distribution before 2016, see the Basis in Regular Roth IRA Contributions Worksheet—Line 22 later to figure the amount to enter.

• Increase the amount on line 22 by any amount rolled in from a designated Roth account that is treated as investment in the contract.

• Increase or decrease the amount on line 22 by any basis in regular contributions received or transferred incident to divorce. Also attach a statement similar to the one explained in the last bulleted item under *Line 7*, earlier.

• Increase the amount on line 22 by the amounts received as a military gratuity or SGLI payment that was rolled over to your Roth IRA.

• Increase the amount on line 22 by any amount received as qualified settlement income in connection with the Exxon Valdez litigation and rolled over to your Roth IRA.

• Increase the amount on line 22 by any "airline payments" you received as a result of your employment with an airline that you rolled over to your Roth IRA. However, don't include the amounts attributable to airline payments that you transferred from a Roth IRA to a traditional IRA because of the FAA Modernization and Reform Act of 2012.

Line 23

Generally, there is an additional 10% tax on 2016 distributions from a Roth IRA that are shown on line 23. The additional tax is figured on Form 5329, Part I. See the Instructions for Form 5329, line 1, for details and exceptions.

Line 24

Figure the amount to enter on line 24 as follows.

• If you have never made a Roth IRA conversion or rolled over an amount from a qualified retirement plan to a Roth IRA, enter -0- on line 24.

• If you took a Roth IRA distribution (other than an amount rolled over or recharacterized or a returned contribution) before 2016 in excess of your basis in regular Roth IRA contributions, see the Basis in Roth IRA Conversions and Rollovers From Qualified Retirement Plans to Roth IRAs—Line 24 chart, later, to figure the amount to enter on line 24.

• If you didn't take such a distribution before 2016, enter on line 24 the total of all your conversions to Roth IRAs (other than amounts recharacterized). These amounts are shown on line 14c of your 1998, 1999, and 2000 Forms 8606 and line 16 of your 2001 through 2016 Forms 8606. Also include on line 24 any amounts rolled over from a qualified retirement plan to a Roth IRA for 2008, 2009, and 2011 to 2016 reported on your Form 1040, Form 1040A, or Form 1040NR, and line 21 of your 2010 Form 8606. Don't include amounts rolled in from a designated Roth account since these amounts are included on line 22.

• Increase or decrease the amount on line 24 by any basis in conversions to Roth IRAs and amounts rolled over from a qualified retirement plan to a Roth IRA received or transferred incident to divorce. Also attach a statement similar to the one explained in the last bulleted item under *Line 7*, earlier.

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Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. We need this information to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax. You are required to give us this information if you made certain contributions or received certain distributions from qualified plans, including IRAs and other tax-favored accounts. Our legal right to ask for the information requested on this form is sections 6001, 6011, 6012(a), and 6109 and their regulations. If you do not provide this information, or you provide incomplete or false information, you may be subject to penalties.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give the information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

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Basis in Regular Roth IRA Contributions Worksheet—Line 22

Keep for Your Records

Before you begin: You will need your Form 8606 for the most recent year prior to 2016 where you received a distribution.

Note. Don't complete this worksheet if you never received a distribution from your Roth IRAs prior to 2016.

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1. Enter the most recent year prior to 2016 you reported distributions on Form 8606 (for example, 2 0 1 2) . . . . . **1.** _ _ _ _
2. Enter your basis in Roth IRA contributions reported on Form 8606 for the year entered on line 1 (see Table 1 below) . . . . . **2.** _____
3. Enter your Roth IRA distributions* reported on Form 8606 for the year entered on line 1 (see Table 2 below) . . . . . **3.** _____
4. Subtract line 3 from line 2. Enter zero if the resulting amount is zero or less . . . . . **4.** _____
5. Enter the total of all your regular contributions** to Roth IRAs after the year entered on line 1 . . . . . **5.** _____
6. Add lines 4 and 5. Enter this amount on your 2016 Form 8606, line 22 . . . . . **6.** _____

*Excluding rollovers, recharacterizations, and contributions that you had returned to you.

**Excluding rollovers, conversions, Roth IRA contributions that were recharacterized, and any contributions that you had returned to you.

Table 1 for Line 2 above

IF the year entered on Line 1 was	**THEN** enter on Line 2 the amount from the following line . . . . .
2015, 2014, 2013, 2012, 2011, 2009, 2008, 2007, 2006, 2005, and 2004	Form 8606, Line 22
2010	Form 8606, Line 29
2003, 2002, 2001	Form 8606, Line 20
2000 and 1999	Form 8606, Line 18d
1998	Form 8606, Line 19c

Table 2 for Line 3 above

IF the year entered on Line 1 was	**THEN** enter on Line 3 the amount from the following line . . . . .
2015, 2014, 2013, 2012, 2011, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002, and 2001	Form 8606, line 19
2010	Form 8606, line 26
2000 and 1999	Form 8606, line 17
1998	Form 8606, line 18

Basis in Roth IRA Conversions and Rollovers From Qualified Retirement Plans to Roth IRAs—Line 24

IF the most recent year prior to 2016 in which you had a distribution[1] in excess of your basis in contributions was	**THEN** enter on Form 8606, line 24, this amount	**PLUS** the sum of the amounts on the following lines . . . . .
2015 (your 2015 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2015 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2016 Form 8606 and certain rollovers[3] reported on your 2016 tax return.
2014 (your 2014 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2014 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2015 and 2016 Forms 8606 and certain rollovers[3] reported on your 2015 and 2016 tax returns.
2013 (your 2013 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2013 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2014 through 2016 Forms 8606 and certain rollovers[3] reported on your 2014 through 2016 tax returns.
2012 (your 2012 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2012 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2013 through 2016 Forms 8606 and certain rollovers[3] reported on your 2013 through 2016 tax returns.
2011 (your 2011 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2011 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2012 through 2016 Forms 8606 and certain rollovers[3] reported on your 2012 through 2016 tax returns.
2010 (your 2010 Form 8606, line 29, was less than line 26 of that Form 8606)	The excess, if any, of your 2010 Form 8606, line 31, over line 30 of that Form 8606 (refigure line 30 without taking into account any amount entered on Form 8606, line 27).	Line 16 of your 2011 through 2016 Forms 8606 and certain rollovers[3] reported on your 2011 through 2016 tax returns, **OR** Line 16 of your 2011 through 2016 Forms 8606; lines 16 and 21 of your 2010 Form 8606[4] if you didn't check the boxes on lines 19 or 24 of your 2010 Form 8606; and certain rollovers[3] reported on your 2011 through 2016 tax returns.
2009 (your 2009 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2009 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2010 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2011 through 2016 tax returns.
2008 (your 2008 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2008 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2009 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2009 and 2011 through 2016 tax returns.
2007 (your 2007 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2007 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2008 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
2006 (your 2006 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2006 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2007 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
2005 (your 2005 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2005 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2006 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.

1. Excluding rollovers, recharacterizations, and contributions that you had returned to you.
2. Refigure line 23 without taking into account any amount entered on Form 8606, line 20.
3. Amounts rolled over from qualified retirement plans to Roth IRAs from your Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a.
4. Don't include any in-plan Roth rollovers entered on line 21.

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Basis in Roth IRA Conversions and Rollovers From Qualified Retirement Plans to Roth IRAs—Line 24 (*continued*)

IF the most recent year prior to 2016 in which you had a distribution[1] in excess of your basis in contributions was . . .	**THEN** enter on Form 8606, line 24, this amount	**PLUS** the sum of the amounts on the following lines . . . . .
2004 (your 2004 Form 8606, line 22, was less than line 19 of that Form 8606)	The excess, if any, of your 2004 Form 8606, line 24, over line 23[2] of that Form 8606.	Line 16 of your 2005 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
2003 (you had an amount on your 2003 Form 8606, line 21)	The excess, if any, of your 2003 Form 8606, line 22, over line 21 of that Form 8606.	Line 16 of your 2004 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
2002 (you had an amount on your 2002 Form 8606, line 21)	The excess, if any, of your 2002 Form 8606, line 22, over line 21 of that Form 8606.	Line 16 of your 2003 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
2001 (you had an amount on your 2001 Form 8606, line 21)	The excess, if any, of your 2001 Form 8606, line 22, over line 21 of that Form 8606.	Line 16 of your 2002 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
2000 (you had an amount on your 2000 Form 8606, line 19)	The excess, if any, of your 2000 Form 8606, line 25, over line 19 of that Form 8606.	Line 16 of your 2001 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
1999 (you had an amount on your 1999 Form 8606, line 19)	The excess, if any, of your 1999 Form 8606, line 25, over line 19 of that Form 8606.	Line 14c of your 2000 Form 8606; Line 16 of your 2001 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
1998 (you had an amount on your 1998 Form 8606, line 20)	The excess, if any, of your 1998 Form 8606, line 14c, over line 20 of that Form 8606.	Line 14c of your 1999 and 2000 Forms 8606; line 16 of your 2001 through 2016 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.
Didn't have such a distribution in excess of your basis in contributions	The amount from your 2016 Form 8606, line 16	Line 14c of your 1998 through 2000 Forms 8606; line 16 of your 2001 through 2015 Forms 8606; line 21 of your 2010 Form 8606[4]; and certain rollovers[3] reported on your 2008, 2009, and 2011 through 2016 tax returns.

1. Excluding rollovers, recharacterizations, and contributions that you had returned to you.
2. Refigure line 23 without taking into account any amount entered on Form 8606, line 20.
3. Amounts rolled over from qualified retirement plans to Roth IRAs from your Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a.
4. Don't include any in-plan Roth rollovers entered on line 21.

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