

**Return for Individual Retirement Savings Arrangement**  
(Under Sections 408 or 409 of the Internal Revenue Code)  
▶ Attach to Form 1040.

Any individual who has established a retirement savings arrangement must complete Part I and Part II and attach this form to their individual income tax return, Form 1040. In addition: (1) if you claim a deduction on your Form 1040 for contributions to your retirement savings arrangement, complete Part III; (2) if you have made contributions in excess of your allowable limitation for this year or prior years, complete Part IV; (3) if you are not yet age 59½ when you receive a distribution from your retirement savings arrangement which is not due to a disability, a rollover contribution to another plan or arrangement, or the transfer of an amount to a former spouse under a divorce decree, you must complete Part V.

Name \_\_\_\_\_ Your social security number \_\_\_\_\_

Address (Number and street) \_\_\_\_\_

City or town, State and ZIP code \_\_\_\_\_

**IRA**

If you are not required to file a Form 1040 check here . . . . .

**Part I Individual and Retirement Savings Information**

**1 Type of funding arrangement:**

- (a)  Individual retirement account
- (b)  Individual retirement annuity
- (c)  Individual retirement bonds

**2** Were you during any part of the year an active participant in a qualified pension, profit-sharing or stock bonus plan, including a qualified Keogh (HR 10) plan (see instructions), or were you covered under a section 403(b) annuity or custodial account or under a government retirement plan other than the Social Security or Railroad Retirement Acts? . . . . .  Yes  No

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. If prepared by a person other than the taxpayer, this declaration is based on all information of which the preparer has any knowledge.

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Your signature \_\_\_\_\_ Date \_\_\_\_\_

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Preparer's signature (other than taxpayer) \_\_\_\_\_ Date \_\_\_\_\_

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Preparer's address and ZIP code \_\_\_\_\_

**Part II** Attach Copy B of Form 5498 here ▶

3 If filed by surviving spouse or beneficiary of an individual who created this retirement savings arrangement check here  and enter name and social security number of individual for whom the arrangement was established ▶ .....

4 Indicate your age as of the end of the year:

- (a)  Under age 59½
- (b)  Age 59½ to 70½
- (c)  Over age 70½

**Do not complete items 5 through 7 unless you have:**

- ▶ Transferred your entire interest from a qualified pension, profit-sharing or stock bonus plan to your retirement savings arrangement—Complete item 5.
- ▶ Transferred any funds from one retirement savings arrangement to another retirement savings arrangement—Complete item 6.
- ▶ Entered into a prohibited transaction—Complete item 7.

5 (a) If, during the year, you received a lump sum distribution of your entire account from a qualified pension, profit-sharing or stock bonus plan, check here

(b) If you checked (a) did you transfer the entire amount of the distribution which exceeded your contributions (see instructions) to your individual retirement savings arrangement within 60 days of receipt?  Yes  No

(c) If (b) above was "Yes," complete lines (i) through (iii) below:

| Month | Day | Year |
|-------|-----|------|
|       |     |      |
|       |     |      |

(i) Date of transfer . . . . .

(ii) Date distribution was made to you . . . . .

(iii) Name of trustee or insurance company to which transfer was made (if bonds were purchased state "Bonds") ▶ .....

**Caution:** Such a transfer may be considered a "rollover contribution" (see instructions) and not deductible.

6 If, during the year, you transferred any funds from one individual retirement savings arrangement to another individual retirement savings arrangement, enter the date of transfer here

| Month | Day | Year |
|-------|-----|------|
|       |     |      |

**Caution:** (1) Such a transfer may be considered a "rollover contribution" (see instructions) and not deductible; (2) Such a transfer may be a taxable distribution.

7 If you have entered into a prohibited transaction under section 4975 or borrowed any amount from your retirement savings arrangement or pledged any part of your arrangement as security for a loan, check here

**Note:** See instructions for the tax consequences of such transactions.

**Part III Computation of Allowable Deduction**

(If you have entered into a prohibited transaction under section 4975, do not complete Part III or Part IV for the retirement savings arrangement with which you entered into such prohibited transaction.)

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| 8 Wages, tips and other compensation (see definition B) from Form 1040 (if a joint return do not include compensation of spouse) . . . . .  |  |  |
| 9 15% of line 10 or \$1,500, whichever is lesser (if you are age 70½ or over or answered "Yes" to line 2, enter zero) . . . . .   |  |  |
| 10 Amount paid by you or on your behalf under all your individual retirement savings arrangements (do not include any amounts which were considered as "rollover contributions," see lines 5 and 6, or the purchase price of any individual retirement bonds redeemed within 12 months of their date of purchase (see instructions) or life insurance portion of your endowment premium as reported on Form 5498 box 6) . . . . . |  |  |
| 11 Allowable deduction, lesser of line 9 or line 10 (enter here and on Form 1040, line 40b) . . . . . ▶   |  |  |

**Part IV Tax on Excess Contributions**

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| 12 Tax on excess contributions (see Part IV of the Specific Instructions if Part III, line 10 exceeds line 11). Enter here and on Form 1040, line 62 . . . . . ▶ |  |  |
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**Part V Tax on Premature Distributions**

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| 13 Tax on premature distributions (see Part V of the Specific Instructions if you received a distribution from your retirement savings arrangement before you have attained age 59½). Enter here and on Form 1040, line 58 . . . . . ▶ |  |  |
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