Form **8606**

Department of the Treasury
Internal Revenue Service

Nondeductible IRAs

Attach to 2026 Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form8606* for instructions and the latest information.

OMB No. 1545-0074

2026

Attachment Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2026 Form 8606. See instructions.

Your social security number

Fill in Your Address Only if You Are Filing This Form by Itself and Not With Your Tax Return

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apt. no.

City, town, or post office. If you have a foreign address, also complete spaces below.

State

ZIP code

Foreign country name

Foreign province/state/county

Foreign postal code

Note: Except where stated otherwise, "traditional IRA" includes traditional SEP IRAs and traditional SIMPLE IRAs but does not include Trump accounts. "Roth IRA" includes Roth SEP IRAs and Roth SIMPLE IRAs.

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional IRAs

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2026. Nondeductible contributions to a traditional IRA do not include employer contributions made to a SEP IRA pursuant to a SEP arrangement or to a SIMPLE IRA pursuant to a SIMPLE IRA plan.
- You took distributions from a traditional IRA in 2026 **and** you made nondeductible contributions to a traditional IRA in 2026 or an earlier year. For this purpose, "distributions" **does not** include rollovers (but does include certain 2026 retirement plan distribution repayments treated as rollovers (see instructions)). Also, it **does not** include qualified charitable distributions, one-time distributions to fund an HSA, conversions, recharacterizations, or returns of certain contributions.
- You converted part, but not all, of your traditional IRAs to Roth IRAs in 2026 **and** you made nondeductible contributions to a traditional IRA in 2026 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2026, including those made for 2026 from January 1, 2027, through April 15, 2027. See instructions	1	
2	Enter your total basis in traditional IRAs. See instructions	2	
3	Add lines 1 and 2	3	

In 2026, did you take a distribution from a traditional IRA, or make a Roth IRA conversion?

- **No** — Enter the amount from line 3 on line 14. Do not complete the rest of Part I.
- **Yes** — Go to line 4.

4	Enter those contributions included on line 1 that were made from January 1, 2027, through April 15, 2027	4	
5	Subtract line 4 from line 3	5	
6	Enter the value of **all** your traditional IRAs as of December 31, 2026, plus any outstanding rollovers. Subtract certain 2026 retirement plan distribution repayments treated as rollovers, if any. See instructions	6	
7	Enter your distributions from traditional IRAs in 2026. **Do not** include rollovers (but do include certain 2026 retirement plan distribution repayments treated as rollovers (see instructions)). Also, **do not** include qualified charitable distributions; a one-time distribution to fund an HSA; conversions to a Roth IRA; certain returned contributions; or recharacterizations of traditional IRA contributions. See instructions	7	
8	Enter the net amount you converted from traditional IRAs to Roth IRAs in 2026. Also, enter this amount on line 16	8	
9	Add lines 6, 7, and 8	9	
10	Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter "1.000"	10	× .
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth IRAs. Also, enter this amount on line 17	11	
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA	12	
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions	13	
14	Subtract line 13 from line 3. This is **your total basis in traditional IRAs for 2026 and earlier years**	14	

Part I **Nondeductible Contributions to Traditional IRAs and Distributions From Traditional IRAs** *(continued)*

15a	Subtract line 12 from line 7	**15a**	
15b	Enter the amount on line 15a attributable to qualified disaster distributions, if any, from 2026 Form(s) 8915-F. See instructions. Also, enter this amount on 2026 Form(s) 8915-F, line 18, as applicable. See instructions	**15b**	
15c	**Taxable amount.** Subtract line 15b from line 15a. Reduce that amount by certain 2026 retirement plan distribution repayments (other than those reported on Form 8915-F) that are treated as rollovers. See instructions. If more than zero, also include this amount on 2026 Form 1040, 1040-SR, **or** 1040-NR, line 4b	**15c**	
	Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution. See instructions.		

Part II **2026 Conversions From Traditional IRAs to Roth IRAs**

Complete this part if you converted part or all of your traditional IRAs to a Roth IRA in 2026.

16	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional IRAs to Roth IRAs in 2026	**16**	
17	If you completed Part I, enter the amount from line 11. Otherwise, enter your basis in the amount on line 16. See instructions	**17**	
18	**Taxable amount.** Subtract line 17 from line 16. If more than zero, also include this amount on 2026 Form 1040, 1040-SR, **or** 1040-NR, line 4b	**18**	

Part III **Distributions From Roth IRAs**

Complete this part only if you took a distribution from a Roth IRA in 2026. For this purpose, a distribution **does not** include a rollover (but does include certain 2026 retirement plan distribution repayments treated as rollovers (see instructions)). Also, it **does not** include a qualified charitable distribution, one-time distribution to fund an HSA, recharacterization, or return of certain contributions. See instructions.

19	Enter your total nonqualified distributions from Roth IRAs in 2026, including any qualified first-time homebuyer distributions, and any 2026 retirement plan distributions whose repayments are treated as rollovers. See instructions	**19**	
20	Qualified first-time homebuyer expenses (see instructions). **Do not** enter more than $10,000 reduced by the total of all your prior qualified first-time homebuyer distributions	**20**	
21	Subtract line 20 from line 19. If zero or less, enter -0-	**21**	
22	Enter your basis in Roth IRA contributions. See instructions. If line 21 is zero, **stop here**	**22**	
23	Subtract line 22 from line 21. If zero or less, enter -0- and skip lines 24 and 25. If more than zero, you may be subject to an additional tax. See instructions	**23**	
24	Enter your basis in conversions from traditional IRAs and rollovers from qualified retirement plans to a Roth IRA. See instructions	**24**	
25a	Subtract line 24 from line 23. If zero or less, enter -0- and skip lines 25b and 25c	**25a**	
25b	Enter the amount on line 25a attributable to qualified disaster distributions, if any, from 2026 Form(s) 8915-F. See instructions. Also, enter this amount on 2026 Form(s) 8915-F, line 19, as applicable. See instructions	**25b**	
25c	**Taxable amount.** Subtract line 25b from line 25a. Reduce that amount by certain 2026 retirement plan distribution repayments (other than those reported on Form 8915-F) that are treated as rollovers. See instructions. If more than zero, also include this amount on 2026 Form 1040, 1040-SR, **or** 1040-NR, line 4b	**25c**	

Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature _____ Date _____

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Firm's name			Firm's EIN	
Firm's address			Phone no.	