Department of the Treasury
Internal Revenue Service

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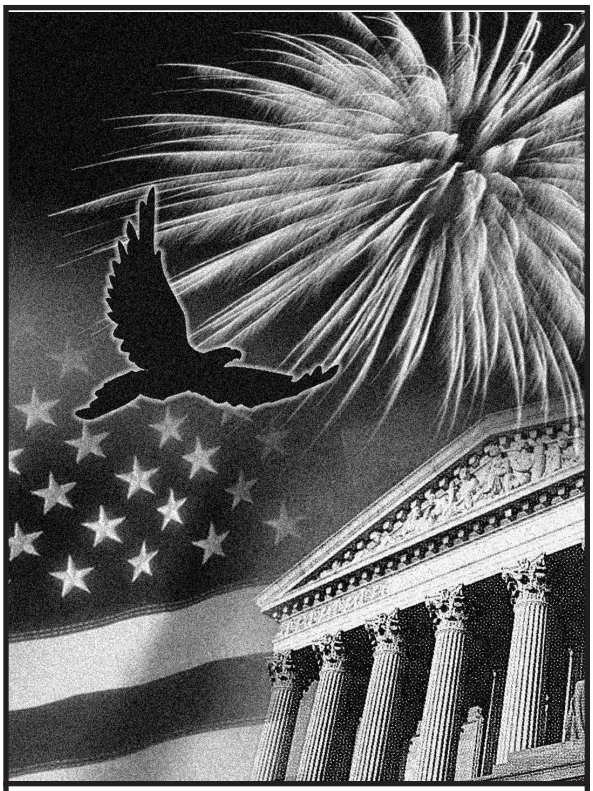
Distributions from Individual Retirement Arrangements (IRAs)

For use in preparing
2021 Returns



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Feb 28, 2022

Contents

What's New 1

Reminders 2

Introduction 3

Chapter 1. Traditional IRAs 6
- What if You Inherit an IRA? 6
- When Can You Withdraw or Use Assets? 7
- When Must You Withdraw Assets? (Required Minimum Distributions) 7
- Are Distributions Taxable? 14
- What Acts Result in Penalties or Additional Taxes? 23

Chapter 2. Roth IRAs 31
- What Is a Roth IRA? 31
- Are Distributions Taxable? 31
- Must You Withdraw or Use Assets? 36

Chapter 3. Disaster-Related Relief 37
- Qualified Disaster Distributions 37
  - Repayment of Qualified Disaster Distributions 38
  - Repayment of Qualified 2018, 2019, and 2020 Distributions for the Purchase or Construction of a Main Home 39
- Coronavirus-Related Distributions 40

How To Get Tax Help 41

Appendices 45

Index 68

What's New

Life expectancy tables updated. The life expectancy tables in Appendix B have been updated to reflect the new life expectancy and distribution period tables in the updated regulations in section 1.401(a)(9)-9 applicable to distribution calendar years beginning on or after January 1, 2022. For more information, see *Revised life expectancy tables for 2022*.

Form 8915-F replaces Form 8915-E. Form 8915-F replaces Form 8915-E for reporting qualified 2020 disaster distributions and repayments of those distributions made in 2021 and 2022, as applicable. In previous years, distributions and repayments would be reported on the applicable Form 8915 for that year's disasters. For example, Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments, would be used to report qualified 2019 disaster distributions and repayments.

Form 8915-F is a forever form. Beginning in 2021, additional alphabetical Forms 8915 will not be issued. For more information, see the Instructions for Form 8915-F.

Qualified charitable distributions (QCDs) may be reduced. Beginning in tax years after December 31, 2019, your maximum annual exclusion for QCDs may require an

additional adjustment. See *Qualified charitable distributions (QCDs)* for more information.

Mandatory 60-day extension. Certain taxpayers affected by a federally declared disaster that occurs after December 20, 2019, may be eligible for a mandatory 60-day extension for certain tax deadlines such as filing or paying income, excise, and employment taxes; and making contributions to a traditional IRA or Roth IRA. See *Mandatory 60-day extension* for more information.

Reminders

Tax relief for qualified disaster distributions and repayments. Special rules provide for tax-favored withdrawals and repayments to certain retirement plans (including IRAs) for taxpayers who suffered economic losses as a result of certain major disasters. For information about reporting qualified disaster distributions, and repayments; reporting repayments of qualified distributions for home purchases and constructions that were canceled because of certain qualified disasters; and the repayment of qualified coronavirus-related distributions, see *Disaster-Related Relief*.

Required minimum distributions (RMDs). For distributions required to be made after December 31, 2019, the age for beginning mandatory distributions is changed to age 72 for IRA owners reaching age 70½ after December 31, 2019. The required beginning date for IRA owners who haven't reached age 70½ by the end of 2019 is April 1 of the year following the year of the owner's 72nd birthday. See *When Must You Withdraw Assets? (Required Minimum Distributions)*, later, for more information.

Modification of required distribution rules for designated beneficiaries. There are new required minimum distribution rules for certain beneficiaries who are designated beneficiaries when the IRA owner dies in a tax year beginning after December 31, 2019. All distributions must be made by the end of the 10th year after death, except for distributions made to certain eligible designated beneficiaries. See *10-year rule*, later, for more information.

Qualified plan loan offsets. A qualified plan loan offset is a type of plan loan offset that meets certain requirements. In order to be a qualified plan loan offset, the loan, at the time of the offset, must be a loan in good standing and the offset must be solely by reason of (1) the termination of the qualified employer plan, or (2) the failure to meet the repayment terms is because the employee has a severance from employment. If you meet the requirements of a qualified plan loan offset, you have until the due date, including extensions, to file your tax return for the tax year in which the offset occurs to roll over the qualified plan loan offset amount.

This revision is effective for tax years beginning January 1, 2018.

Simplified employee pension (SEP). SEP IRAs aren't covered in this publication. They are covered in Pub. 560, Retirement Plans for Small Business.

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 the separate account or annuity otherwise meets the requirements of an IRA, it will be subject only to IRA rules. An employee's account can be treated as a traditional IRA or a Roth IRA.

For this purpose, a "qualified employer plan" includes:

- A qualified pension, profit-sharing, or stock bonus plan (section 401(a) plan);
- A qualified employee annuity plan (section 403(a) plan);
- A tax-sheltered annuity plan (section 403(b) plan); and
- A deferred compensation plan (section 457 plan) maintained by a state, a political subdivision of a state, or an agency or instrumentality of a state or political subdivision of a state.

Statement of required minimum distribution (RMD). If an RMD is required from your IRA, the trustee, custodian, or issuer that held the IRA at the end of the preceding year must either report the amount of the RMD to you, or offer to calculate it for you. The report or offer must include the date by which the amount must be distributed. The report is due January 31 of the year in which the minimum distribution is required. It can be provided with the year-end fair market value statement that you normally get each year. No report is required for section 403(b) contracts (generally tax-sheltered annuities) or for IRAs of owners who have died.

IRA interest. Although interest earned from your IRA is generally not taxed in the year earned, it isn't tax-exempt interest. Tax on your traditional IRA is generally deferred until you take a distribution. Don't report this interest on your return as tax-exempt interest. For more information on tax-exempt interest, see the instructions for your tax return.

Net Investment Income Tax (NIIT). For purposes of the NIIT, net investment income doesn't include distributions from a qualified retirement plan (for example, 401(a), 403(a), 403(b), or 457(b) plans, and IRAs). However, these distributions are taken into account when determining the modified adjusted gross income threshold. Distributions from a nonqualified retirement plan are included in net investment income. See Form 8960, Net Investment Income Tax—Individuals, Estates, and Trusts, and its instructions for more information.

Photographs of missing children. The IRS is a proud partner with the *National Center for Missing & Exploited Children® (NCMEC)*. Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

Future Developments

For the latest information about developments related to Pub. 590-B, such as legislation enacted after it was published, go to *IRS.gov/Pub590B*.

Introduction

This publication discusses distributions from individual retirement arrangements (IRAs). An IRA is a personal savings plan that gives you tax advantages for setting aside money for retirement. For information about contributions to an IRA, see Pub. 590-A.

What are some tax advantages of an IRA? Two tax advantages of an IRA are that:

- Contributions you make to an IRA may be fully or partially deductible, depending on which type of IRA you have and on your circumstances; and
- Generally, amounts in your IRA (including earnings and gains) aren't taxed until distributed. In some cases, amounts aren't taxed at all if distributed according to the rules.

What's in this publication? This publication discusses traditional and Roth IRAs. It explains the rules for:

- Handling an inherited IRA, and
- Receiving distributions (making withdrawals) from an IRA.

It also explains the penalties and additional taxes that apply when the rules aren't followed. To assist you in complying with the tax rules for IRAs, this publication contains worksheets, sample forms, and tables, which can be found throughout the publication and in the appendices at the back of the publication.

How to use this publication. The rules that you must follow depend on which type of IRA you have. Use Table I-1 to help you determine which parts of this publication to read. Also use Table I-1 if you were referred to this publication from instructions to a form.

Comments and suggestions. We welcome your comments about this publication and suggestions for future editions.

You can send us comments through *IRS.gov/FormComments*. Or, you can write to the Internal Revenue Service, Tax Forms and Publications, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments and suggestions as we revise our tax forms, instructions, and publications. **Don't** send tax questions, tax returns, or payments to the above address.

Getting answers to your tax questions. If you have a tax question not answered by this publication or the *How To Get Tax Help* section at the end of this publication, go to the IRS Interactive Tax Assistant page at *IRS.gov/Help/ITA* where you can find topics by using the search feature or viewing the categories listed.

Getting tax forms, instructions, and publications. Go to *IRS.gov/Forms* to download current and prior-year forms, instructions, and publications.

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Useful Items

You may want to see:

Publications

- ❑ **590-A** Contributions to Individual Retirement Accounts (IRAs)
- ❑ **560** Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)
- ❑ **571** Tax-Sheltered Annuity Plans (403(b) Plans)
- ❑ **575** Pension and Annuity Income
- ❑ **939** General Rule for Pensions and Annuities
- ❑ **976** Disaster Relief

Forms (and Instructions)

- ❑ **W-4P** Withholding Certificate for Pension or Annuity Payments
- ❑ **W-4R** Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions
- ❑ **1099-R** Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
- ❑ **5304-SIMPLE** Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)—Not for Use With a Designated Financial Institution
- ❑ **5305-S** SIMPLE Individual Retirement Trust Account
- ❑ **5305-SA** SIMPLE Individual Retirement Custodial Account
- ❑ **5305-SIMPLE** Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)—for Use With a Designated Financial Institution
- ❑ **5329** Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts
- ❑ **5498** IRA Contribution Information
- ❑ **8606** Nondeductible IRAs
- ❑ **8815** Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989
- ❑ **8839** Qualified Adoption Expenses

- ❑ **8880** Credit for Qualified Retirement Savings Contributions
- ❑ **8915-B** Qualified 2017 Disaster Retirement Plan Distributions and Repayments
- ❑ **8915-C** Qualified 2018 Disaster Retirement Plan Distributions and Repayments
- ❑ **8915-D** Qualified 2019 Disaster Retirement Plan Distributions and Repayments
- ❑ **8915-F** Qualified Disaster Retirement Plan Distributions and Repayments

See *How To Get Tax Help*, later, for information about getting these publications and forms.

Table I-1. **Using This Publication**

IF you need information on...	THEN see...
traditional IRAs	chapter 1.
Roth IRAs	chapter 2, and parts of chapter 1.
disaster-related relief	chapter 3.
SEP IRAs, SIMPLE IRAs, and 401(k) plans	Pub. 560.
Coverdell education savings accounts (formerly called education IRAs)	Pub. 970.

Table I-2. **How Are a Traditional IRA and a Roth IRA Different?**

This table shows the differences between traditional and Roth IRAs. Answers in the middle column apply to traditional IRAs. Answers in the right column apply to Roth IRAs.

Question	Answer	
	Traditional IRA?	**Roth IRA?**
Do I have to start taking distributions when I reach a certain age from a	Yes. You must begin receiving required minimum distributions by April 1 of the year following the year you reach age 72. See *When Must You Withdraw Assets? (Required Minimum Distributions)* in chapter 1.	No. If you are the original owner of a Roth IRA, you don't have to take distributions regardless of your age. See *Are Distributions Taxable?* in chapter 2. However, if you are the beneficiary of a Roth IRA, you may have to take distributions. See *Distributions After Owner's Death* in chapter 2.
How are distributions taxed from a	Distributions from a traditional IRA are taxed as ordinary income, but if you made nondeductible contributions, not all of the distribution is taxable. See *Are Distributions Taxable?* in chapter 1.	Distributions from a Roth IRA aren't taxed as long as you meet certain criteria. See *Are Distributions Taxable?* in chapter 2.
Do I have to file a form just because I receive distributions from a	Not unless you have ever made a nondeductible contribution to a traditional IRA. If you have, file Form 8606. See *Nondeductible Contributions* in Pub. 590-A.	Yes. File Form 8606 if you received distributions from a Roth IRA (other than a rollover, qualified charitable distribution, one-time distribution to fund an HSA, recharacterization, certain qualified distributions, or a return of certain contributions).

1.

Traditional IRAs

Introduction

This chapter discusses distributions from an IRA. In this publication, the original IRA (sometimes called an ordinary or regular IRA) is referred to as a "traditional IRA." A traditional IRA is any IRA that isn't a Roth IRA or a SIMPLE IRA.

What if You Inherit an IRA?

If you inherit a traditional IRA, you are called a beneficiary. A beneficiary can be any person or entity the owner chooses to receive the benefits of the IRA after he or she dies. Beneficiaries of a traditional IRA must include in their gross income any taxable distributions they receive.

Inherited from spouse. If you inherit a traditional IRA from your spouse, you generally have the following three choices. You can:

1. Treat it as your own IRA by designating yourself as the account owner;
2. Treat it as your own by rolling it over into your IRA, or to the extent it is taxable, into a:
   a. Qualified employer plan,
   b. Qualified employee annuity plan (section 403(a) plan),
   c. Tax-sheltered annuity plan (section 403(b) plan),
   d. Deferred compensation plan of a state or local government (section 457 plan); or
3. Treat yourself as the beneficiary rather than treating the IRA as your own.

Treating it as your own. You will be considered to have chosen to treat the IRA as your own if:

- Contributions (including rollover contributions) are made to the inherited IRA, or
- You don't take the required minimum distribution for a year as a beneficiary of the IRA.

You will only be considered to have chosen to treat the IRA as your own if:

- You are the sole beneficiary of the IRA, and
- You have an unlimited right to withdraw amounts from it.

However, if you receive a distribution from your deceased spouse's IRA, you can roll that distribution over into your own IRA within the 60-day time limit, as long as the distribution isn't a required distribution, even if you aren't the sole beneficiary of your deceased spouse's IRA. For more information, see *When Must You Withdraw Assets? (Required Minimum Distributions)*, later.

Inherited from someone other than spouse. If you inherit a traditional IRA from anyone other than your deceased spouse, you can't treat the inherited IRA as your own. This means that you can't make any contributions to the IRA. It also means you can't roll over any amounts into or out of the inherited IRA. However, you can make a trustee-to-trustee transfer as long as the IRA into which amounts are being moved is set up and maintained in the name of the deceased IRA owner for the benefit of you as beneficiary.

Like the original owner, you generally won't owe tax on the assets in the IRA until you receive distributions from it. You must begin receiving distributions from the IRA under the rules for distributions that apply to beneficiaries.

IRA with basis. If you inherit a traditional IRA from a person who had a basis in the IRA because of nondeductible contributions, that basis remains with the IRA. Unless you are the decedent's spouse and choose to treat the IRA as your own, you can't combine this basis with any basis you have in your own traditional IRA(s) or any basis in traditional IRA(s) you inherited from other decedents. If you take distributions from both an inherited IRA and your IRA, and each has basis, you must complete separate Forms 8606 to determine the taxable and nontaxable portions of those distributions.

Federal estate tax deduction. A beneficiary may be able to claim a deduction for estate tax resulting from certain distributions from a traditional IRA. The beneficiary can deduct the estate tax paid on any part of a distribution that is income with respect to a decedent. He or she can take the deduction for the tax year the income is reported. For information on claiming this deduction, see *Estate Tax Deduction* under *Other Tax Information* in Pub. 559.

Any taxable part of a distribution that isn't income with respect to a decedent is a payment the beneficiary must include in income. However, the beneficiary can't take any estate tax deduction for this part.

A surviving spouse can roll over the distribution to another traditional IRA and avoid including it in income for the year received.

More information. For more information about rollovers, required distributions, and inherited IRAs, see:

- *Rollovers* under *Can You Move Retirement Plan Assets?* in chapter 1 of Pub. 590-A;
- When Must You Withdraw Assets? (Required Minimum Distributions), later; and
- The discussion of *IRA Beneficiaries*, later, under *When Must You Withdraw Assets? (Required Minimum Distributions).*

When Can You Withdraw or Use Assets?

You can withdraw or use your traditional IRA assets at any time. However, a 10% additional tax generally applies if you withdraw or use IRA assets before you reach age 59½. This is explained under *Age 59 1/2 Rule* under *Early Distributions*, later.

If you were affected by a qualified disaster, see chapter 3.

You can generally make a tax-free withdrawal of contributions if you do it before the due date for filing your tax return for the year in which you made them. This means that even if you are under age 59½, the 10% additional tax may not apply. These distributions are explained in Pub. 590-A.

When Must You Withdraw Assets? (Required Minimum Distributions)

You can't keep funds in a traditional IRA (including SEP and SIMPLE IRAs) indefinitely. Eventually, they must be distributed. If there are no distributions, or if the distributions aren't large enough, you may have to pay a 50% excise tax on the amount not distributed as required. See *Excess Accumulations (Insufficient Distributions)*, later, under *What Acts Result in Penalties or Additional Taxes*. The requirements for distributing IRA funds differ, depending on whether you are the IRA owner or the beneficiary of a decedent's IRA.

Required minimum distribution (RMD). The amount that must be distributed each year is referred to as the required minimum distribution.

Note. A qualified charitable distribution will count towards your required minimum distribution. See *Qualified charitable distributions (QCDs)* under *Are Distributions Taxable,* later.

Distributions not eligible for rollover. Amounts that must be distributed (required minimum distributions) during a particular year aren't normally eligible for rollover treatment.

IRA Owners

If you are the owner of a traditional IRA, you must generally start receiving distributions from your IRA by April 1 of the year following the year in which you reach age 72. April 1 of the year following the year in which you reach age 72 is referred to as the "required beginning date."

Distributions by the required beginning date. You must receive at least a minimum amount for each year starting with the year you reach age 72. If you don't receive that minimum distribution amount in the year you become age 72, you must receive that distribution by April 1 of the year following the year you become age 72.

If an IRA owner dies after reaching age 72, but before April 1 of the next year, no minimum distribution is required for that year because death occurred before the required beginning date.

TIP *For tax years 2019 and earlier, you were required to begin receiving distributions by April 1 of the year following the year in which you reached age 70½. If you reach age 70½ in tax year 2020 or later, you must generally begin receiving distributions from your IRA by April 1 of the year following the year in which you reach age 72.*

CAUTION *Even if you begin receiving distributions before you reach age 72, you must begin calculating and receiving RMDs by your required beginning date.*

More than minimum received. If, in any year, you receive more than the required minimum distribution for that year, you won't receive credit for the additional amount when determining the required minimum distributions for future years. This doesn't mean that you don't reduce your IRA account balance. It means that if you receive more than your required minimum distribution in one year, you can't treat the excess (the amount that is more than the required minimum distribution) as part of your required minimum distribution for any later year. However, any amount distributed in the year you become age 72 will be credited toward the amount that must be distributed by April 1 of the following year.

Distributions after the required beginning date. The required minimum distribution for any year after the year you reach age 72 must be made by December 31 of that later year.

Distributions from individual retirement accounts. If you are the owner of a traditional IRA that is an individual retirement account, you or your trustee must figure the required minimum distribution for each year. See *Figuring the Owner's Required Minimum Distribution*, later.

Distributions from individual retirement annuities. If your traditional IRA is an individual retirement annuity, special rules apply to figuring the required minimum distribution. For more information on rules for annuities, see Regulations section 1.401(a)(9)-6. These regulations can be read in many libraries, and IRS offices, and online at *IRS.gov*.

Change in marital status. For purposes of figuring your required minimum distribution, your marital status is determined as of January 1 of each year. If your spouse is a beneficiary of your IRA on January 1, he or she remains a beneficiary for the entire year even if you get divorced or your spouse dies during the year. For purposes of determining your distribution period, a change in beneficiary is effective in the year following the year of death or divorce.

Change of beneficiary. If your spouse is the sole beneficiary of your IRA, and he or she dies before you, your spouse won't fail to be your sole beneficiary for the year that he or she died solely because someone other than your spouse is named a beneficiary for the rest of that year. However, if you get divorced during the year and change the beneficiary designation on the IRA during that same year, your former spouse won't be treated as the sole beneficiary for that year.

Figuring the Owner's Required Minimum Distribution

Figure your required minimum distribution for each year by dividing the IRA account balance (defined next) as of the close of business on December 31 of the preceding year by the applicable distribution period or life expectancy. Tables showing distribution periods and life expectancies are found in Appendix B and are discussed later.

IRA account balance. The IRA account balance is the amount in the IRA at the end of the year preceding the year for which the required minimum distribution is being figured.

Contributions. Contributions increase the account balance in the year they are made. If a contribution for last year isn't made until after December 31 of last year, it increases the account balance for this year, but not for last year. Disregard contributions made after December 31 of last year in determining your required minimum distribution for this year.

Outstanding rollovers. The IRA account balance is adjusted by outstanding rollovers that aren't in any account at the end of the preceding year.

For a rollover from a qualified plan or another IRA that wasn't in any account at the end of the preceding year, increase the account balance of the receiving IRA by the rollover amount valued as of the date of receipt.

No recharacterizations of conversions made in 2018 or later. A conversion of a traditional IRA to a Roth IRA, and a rollover from any other eligible retirement plan to a Roth IRA, made in tax years beginning after December 31, 2017, cannot be recharacterized as having been made to a traditional IRA.

Distributions. Distributions reduce the account balance in the year they are made. A distribution for last year made after December 31 of last year reduces the account balance for this year, but not for last year. Disregard distributions made after December 31 of last year in determining your required minimum distribution for this year.

Distribution period. This is the maximum number of years over which you are allowed to take distributions from the IRA. The period to use for 2022 is listed next to your age as of your birthday in 2022 in Table IIITable III in Appendix B.

Life expectancy. If you must use Table I, your life expectancy for 2022 is listed in the table next to your age as of your birthday in 2022. If you use Table II , your life expectancy is listed where the row or column containing your age as of your birthday in 2022 intersects with the row or column containing your spouse's age as of his or her birthday in 2022. Both Table I and Table II are in Appendix B.

Distributions during your lifetime. Required minimum distributions during your lifetime are based on a distribution period that is generally determined using Table III (Uniform Lifetime) in Appendix B. However, if the sole beneficiary of your IRA is your spouse who is more than 10 years younger than you, see *Sole beneficiary spouse who is more than 10 years younger* below.

To figure the required minimum distribution for 2022, divide your account balance at the end of 2021 by the distribution period from the table. This is the distribution period listed next to your age (as of your birthday in 2022) in Table III in Appendix B, unless the sole beneficiary of your IRA is your spouse who is more than 10 years younger than you.

Example. You own a traditional IRA. Your account balance at the end of 2021 was $100,000. You are married and your spouse, who is the sole beneficiary of your IRA, is 6 years younger than you. You turn 75 years old in 2022. You use Table III. Your distribution period is 24.6 Your required minimum distribution for 2022 would be $4,065 ($100,000 ÷ 24.6).

Sole beneficiary spouse who is more than 10 years younger. If the sole beneficiary of your IRA is your spouse and your spouse is more than 10 years younger than you, use the life expectancy from Table II (Joint Life and Last Survivor Expectancy) in Appendix B.

The life expectancy to use is the joint life and last survivor expectancy listed where the row or column containing your age as of your birthday in 2022 intersects with the row or column containing your spouse's age as of his or her birthday in 2022.

You figure your required minimum distribution for 2022 by dividing your account balance at the end of 2021 by the life expectancy from Table II (Joint Life and Last Survivor Expectancy) in Appendix B.

Example. You own a traditional IRA. Your account balance at the end of 2021 was $100,000. You are married and your spouse, who is the sole beneficiary of your IRA, is 11 years younger than you. You turn 75 in 2022 and your spouse turns 64. You use Table II. Your joint life and last survivor expectancy is 25.3. Your required minimum distribution for 2022 would be $3,953 ($100,000 ÷ 25.3).

Distributions in the year of the owner's death. The required minimum distribution for the year of the owner's death depends on whether the owner died before the required minimum distribution, defined earlier.

If the owner died before the required beginning date, there is no required minimum distribution in the year of the owner's death. For years after the year of the owner's death, see *Owner Died Before Required Beginning Date*, later, under *IRA Beneficiaries.*

If the owner died on or after the required beginning date, the IRA beneficiaries are responsible for figuring and distributing the owner's required minimum distribution in the year of death. The owner's required minimum distribution for the year of death is generally based on Table III (Uniform Lifetime) in Appendix B. However, if the sole beneficiary of the IRA is the owner's spouse who is more than 10 years younger than the owner, use the life expectancy from Table II (Joint Life and Last Survivor Expectancy).

Note. You figure the required minimum distribution for the year in which an IRA owner dies as if the owner lived for the entire year.

IRA Beneficiaries

The rules for determining required minimum distributions for beneficiaries depend on whether:

- The beneficiary is the surviving spouse.
- The beneficiary is an eligible designated beneficiary (defined later) other than the surviving spouse.
- The beneficiary is an individual (other than an eligible designated beneficiary).
- The beneficiary isn't an individual (for example, the beneficiary is the owner's estate). (But see *Trust as beneficiary*, later, for a discussion about treating trust beneficiaries as designated beneficiaries.)
- The IRA owner died before the required beginning date, or died on or after the required beginning date.

The following paragraphs explain the rules for required minimum distributions and beneficiaries.

CAUTION *If distributions to the beneficiary from an inherited traditional IRA are less than the required minimum distribution for the year, discussed in this chapter under* When Must You Withdraw Assets? (Required Minimum Distributions)*, you may have to pay a 50% excise tax for that year on the amount not distributed as required. For details, see* Excess Accumulations (Insufficient Distributions) *under* What Acts Result in Penalties or Additional Taxes, *later in this chapter.*

Surviving spouse. If you are the surviving spouse who is the sole beneficiary of your deceased spouse's IRA, you may elect to be treated as the owner and not as the beneficiary. If you elect to be treated as the owner, you determine the required minimum distribution (if any) as if you were the owner beginning with the year you elect or are deemed to be the owner. For details, see *Inherited from spouse* under *What if You Inherit an IRA*, earlier in this chapter.

Note. If you become the owner in the year your deceased spouse died, don't determine the required minimum distribution for that year using your life; rather, you must take the deceased owner's required minimum distribution for that year (to the extent it wasn't already distributed to the owner before his or her death).

CAUTION *You can never make a rollover contribution of a required minimum distribution. Any rollover contribution of a required minimum distribution is subject to the 6% tax on excess contributions. See chapter 1 of Pub. 590-A for more information on the tax on excess contributions.*

TIP *For any year after the owner's death, where a surviving spouse is the sole designated beneficiary of the account and he or she fails to take a required minimum distribution (if one is required) by December 31 under the rules discussed below for beneficiaries, he or she will be deemed the owner of the IRA. For details, see* Inherited from spouse *under* What if You Inherit an IRA*, earlier in this chapter.*

Date the designated beneficiary is determined. Generally, the designated beneficiary is determined on September 30 of the calendar year following the calendar year of the IRA owner's death. In order to be a designated beneficiary, an individual must be a beneficiary as of the date of death. Any person who was a beneficiary on the date of the owner's death, but isn't a beneficiary on September 30 of the calendar year following the calendar year of the owner's death (because, for example, he or she disclaimed entitlement or received his or her entire benefit), won't be taken into account in determining the designated beneficiary. An individual may be designated as a beneficiary either by the terms of the plan or, if the plan permits, by affirmative election by the employee specifying the beneficiary.

Note. If a person who is a beneficiary as of the owner's date of death dies before September 30 of the year following the year of the owner's death without disclaiming entitlement to benefits, that individual, rather than his or her successor beneficiary, continues to be treated as a beneficiary for determining the distribution period.

For the exception to this rule, see *Death of surviving spouse prior to date distributions begin*, later.

More than one beneficiary. If an IRA has more than one beneficiary or a trust is named as beneficiary, see *Miscellaneous Rules for Required Minimum Distributions*, later.

Eligible designated beneficiaries. An IRA beneficiary is an eligible designated beneficiary if the beneficiary is the owner's surviving spouse, the owner's minor child, a disabled individual, a chronically ill individual, or any other individual who is not more than 10 years younger than the IRA owner.

Death of a beneficiary. In general, the beneficiaries of a deceased beneficiary must continue to take the required minimum distributions after the deceased beneficiary's death. However, the beneficiaries of a deceased beneficiary don't calculate required minimum distributions using their own life expectancies. Instead, the deceased beneficiary's remaining interest must be distributed within 10 years after the beneficiary's death, or in some cases within 10 years after the owner's death. See *10-year rule*, later.

Owner Died on or After Required Beginning Date

If the owner died on or after his or her required beginning date (defined earlier) and you are an eligible designated beneficiary, you must base your required minimum distributions for years after the year of the owner's death on the longer of:

- Your single life expectancy shown in Table I in Appendix B, as determined under *Beneficiary an individual*, later; or
- The owner's life expectancy as determined under *Death on or after required beginning date* under *Beneficiary is not an individual*, later.

If there is no designated beneficiary use the owner's life expectancy.

Surviving spouse is sole designated beneficiary. If the owner died on or after his or her required beginning date and his or her spouse is the sole designated beneficiary, the life expectancy the spouse must use to figure his or her required minimum distribution may change in a future distribution year. This change will apply where the spouse is older than the deceased owner or the spouse treats the IRA as his or her own.

Designated beneficiary who is not an eligible designated beneficiary. Distributions to a designated beneficiary who is not an eligible designated beneficiary must be completed within 10 years of the death of the owner. See *10-year rule*, later.

Owner Died Before Required Beginning Date

If the owner died before his or her required beginning date (defined earlier) and you are an eligible designated beneficiary, you must generally base required minimum distributions for years after the year of the owner's death using your single life expectancy shown in Table I in Appendix B, as determined under *Beneficiary an individual*, later.

However, there are situations where an individual designated beneficiary may be required to take the entire account balance by the end of the 10th year following the year of the owner's death. See *10-year rule*, later.

If the owner's beneficiary isn't an individual (for example, if the beneficiary is the owner's estate), the 5-year rule, discussed later, applies.

Special rules for surviving spouse. If the owner died before his or her required beginning date and the surviving spouse is the sole designated beneficiary, the following rules apply.

Year of first required distribution. If the owner died before the year in which he or she reached age 72 (age 70½ if the owner was born before July 1, 1949), distributions to the spouse don't need to begin until the year in which the owner would have reached age 72 (or age 70½, if applicable).

Death of surviving spouse prior to date distributions begin. If the surviving spouse dies before December 31 of the year he or she must begin receiving required minimum distributions, the surviving spouse will be treated as if he or she were the owner of the IRA.

This rule doesn't apply to the surviving spouse of a surviving spouse.

Example 1. Your spouse died in 2018, at age 65. You are the sole designated beneficiary of your spouse's traditional IRA. You don't need to take any required minimum distribution until December 31 of 2025, the year your spouse would have reached age 72. If you die prior to that date, you will be treated as the owner of the IRA for purposes of determining the required distributions to your beneficiaries. For example, if you die in 2021, your beneficiaries won't have any required minimum distribution for 2021 (because you, treated as the owner, died prior to your required beginning date). They must start taking distributions under the general rules for an owner who died prior to the required beginning date.

Example 2. The facts are the same as in *Example 1*, except your sole beneficiary upon your death in 2021 is your surviving spouse. Your surviving spouse can't wait until the year you would have turned age 72 to take distributions using his or her life expectancy. Also, if your surviving spouse dies prior to the date he or she is required to take a distribution, he or she isn't treated as the owner of the account. Just like any other individual beneficiary of an owner who dies before the required beginning date, your surviving spouse must start taking distributions in 2022 based on his or her life expectancy (or elect to fully distribute the account under the 10-year rule by the end of 2031).

TIP *The second surviving spouse from Example 2 above can still elect to treat the IRA as his or her own IRA or roll over any distributions that aren't required minimum distributions into his or her own IRA. See* Inherited from spouse *under* What if You Inherit an IRA*, earlier in this chapter.*

5-year rule. The 5-year rule requires the IRA beneficiaries who are not taking life expectancy payments to withdraw the entire balance of the IRA by December 31 of the year containing the fifth anniversary of the owner's death. For example, if the owner died in 2021, the beneficiary would have to fully distribute the IRA by December 31, 2026. The beneficiary is allowed, but not required, to take distributions prior to that date. The 5-year rule never applies if the owner died on or after his or her required beginning date.

CAUTION *The 5-year rule generally applies to all beneficiaries if the owner died before 2020. It also applies to beneficiaries who are not individuals (such as a trust) if the owner died after 2019. If the owner died after 2019 and the beneficiary is an individual, see* 10-year rule *next.*

10-year rule. The 10-year rule requires the IRA beneficiaries who are not taking life expectancy payments to withdraw the entire balance of the IRA by December 31 of the year containing the 10th anniversary of the owner's death. For example, if the owner died in 2021, the beneficiary would have to fully distribute the IRA by December 31, 2031. The beneficiary is allowed, but not required, to take distributions prior to that date.

The 10-year rule applies if (1) the beneficiary is an eligible designated beneficiary who elects the 10-year rule, if the owner died before reaching his or her required beginning date; or (2) the beneficiary is a designated beneficiary who is not an eligible designated beneficiary, regardless of whether the owner died before reaching his or her required beginning date.

For a beneficiary receiving life expectancy payments who is either an eligible designated beneficiary or a minor child, the 10-year rule also applies to the remaining amounts in the IRA upon the death of the eligible designated beneficiary or upon the minor child beneficiary reaching the age of majority, but in either of those cases, the 10-year period ends on December 31st of the 10th anniversary of the eligible designated beneficiary's death or the child's attainment of majority.

Individual designated beneficiaries. The terms of most IRAs require individual designated beneficiaries, who are eligible designated beneficiaries, to take required minimum distributions using the life expectancy rules (explained later) unless such beneficiaries elect to take distributions using the 5-year rule or the 10-year rule, whichever rule applies. The deadline for making this election is December 31 of the year the beneficiary must take the first required distribution using his or her life expectancy (or December 31 of the year containing the 5th anniversary (or, for a surviving spouse, December 31 of the 10th anniversary for the 10-year rule) of the owner's death, if earlier).

If the individual designated beneficiary is not an eligible designated beneficiary, the beneficiary is required to fully distribute the IRA by the 10th anniversary of the owner's death under the 10-year rule.

Beneficiary not an individual. The 5-year rule applies in all cases where there is no individual designated beneficiary by September 30 of the year following the year of the owner's death or where any beneficiary isn't an individual (for example, the owner named his or her estate as the beneficiary). However, see *Trust as beneficiary*, later, if the beneficiary is a trust.

TIP *Review the IRA plan documents or consult with the IRA custodian or trustee for specifics on the 5- or 10-year rule provisions, where applicable, of any particular IRA.*

CAUTION *If the 5-year rule applies, the amount remaining in the IRA, if any, after December 31 of the year containing the 5th anniversary of the owner's death is subject to the 50% excise tax detailed in* Excess Accumulations (Insufficient Distributions)*, later.*

CAUTION *If the 10-year rule applies, the amount remaining in the IRA, if any, after December 31 of the year containing the 10th anniversary of the owner's death is subject to the 50% excise tax detailed in* Excess Accumulations (Insufficient Distributions)*, later.*

Figuring the Beneficiary's Required Minimum Distribution

How you figure the required minimum distribution depends on whether the beneficiary is an individual or some other entity, such as a trust or estate.

Beneficiary an individual. If the beneficiary is an individual, figure the required minimum distribution for 2022 as follows.

Life expectancy payments. Divide the account balance at the end of 2021 by the appropriate life expectancy from Table I (Single Life Expectancy) in Appendix B. Determine the appropriate life expectancy as follows.

Spouse as sole designated beneficiary. Use the life expectancy listed in the table next to the spouse's age (as of the spouse's birthday in 2022). Use this life expectancy even if the spouse died in 2022.

If the spouse died in 2021 or a prior year, use the life expectancy listed in the table next to the spouse's age as of his or her birthday in the year he or she died. Reduce the life expectancy by 1 for each year since the year following the spouse's death

CAUTION *You can't make a rollover contribution of your required minimum distributions. Such contribution is subject to the 6% tax on excess contributions. See chapter 1 of Pub. 590-A for more information on the tax on excess contributions.*

Other designated beneficiary. Use the life expectancy listed in the table next to the beneficiary's age as of his or her birthday in the year following the year of the owner's death. Reduce the life expectancy by 1 for each year since the year following the owner's death.

As discussed in *Death of a beneficiary*, earlier, if the designated beneficiary dies before his or her portion of the account is fully distributed, continue to use the designated beneficiary's remaining life expectancy to determine the amount of distributions. However, any remaining balance in the account must be distributed within 10 years of the beneficiary's death.

Example. Your brother died in 2021 at age 73. You are the designated beneficiary of your brother's traditional IRA. You are 65 years old in 2022, which is the year following your brother's death. You use Table I and see that your life expectancy in 2022 is 22.9. If the IRA was worth $100,000 at the end of 2021, your required minimum distribution for 2022 would be $4,367 ($100,000 ÷ 22.9).

Payment under the 10-year rule. If the IRA owner dies before the required beginning date and the 10-year rule applies, no distribution is required for any year before the 10th year.

Beneficiary not an individual. If the beneficiary isn't an individual, determine the required minimum distribution for 2022 as follows.

Death on or after required beginning date. Divide the account balance at the end of 2021 by the appropriate life expectancy from Table I (Single Life Expectancy) in Appendix B. Use the life expectancy listed next to the owner's age as of his or her birthday in the year of death. Reduce the life expectancy by 1 for each year after the year of death.

Death before required beginning date. If the IRA owner dies before the required beginning date and the beneficiary isn't an individual (for example, the owner named his or her estate as the beneficiary), the 5-year rule applies. No distribution is required for any year before the fifth year. See *5-year rule*, earlier.

Note. The required beginning date was defined earlier under *Distributions by the required beginning date*.

Example. The owner died in 2021 at the age of 80, and the owner's traditional IRA went to his estate. The account balance at the end of 2021 was $100,000. In 2022, the required minimum distribution would be $9,804 ($100,000 ÷ 10.2 (the owner's life expectancy in the year of death, 11.2, reduced by 1)).

If the owner had died in 2021 at the age of 68 (before their required beginning date), the entire account would have to be distributed by the end of 2026. See *Death on or after required beginning date* and *Death before required beginning date*, earlier, for more information.

Which Table Do You Use To Determine Your Required Minimum Distribution?

There are three different life expectancy tables. The tables are found in Appendix B of this publication. You use only one of them to determine your required minimum distribution for each traditional IRA. Determine which one to use as follows.

Reminder. In using the tables for lifetime distributions, marital status is determined as of January 1 each year. Divorce or death after January 1 is generally disregarded until the next year. However, if you divorce and change the beneficiary designation in the same year, your former spouse can't be considered your sole beneficiary for that year.

Table I (Single Life Expectancy). Use Table I for years after the year of the owner's death if either of the following applies.

- You are an individual and a designated beneficiary, but not the owner's surviving spouse and sole designated beneficiary.
- The beneficiary isn't an individual and the owner died on or after the required beginning date, defined earlier.

Surviving spouse. If you are the owner's surviving spouse and sole designated beneficiary, you will also use Table I for your required minimum distributions. However, if the owner hadn't reached age 72 when he or she died, and you don't elect to be treated as the owner of the IRA, you don't have to take distributions until the year in which the owner would have reached age 72.

Table II (Joint Life and Last Survivor Expectancy). Use Table II if you are the IRA owner and your spouse is both your sole designated beneficiary and more than 10 years younger than you.

Note. Use this table in the year of the owner's death if the owner died after the required beginning date and this is the table that would have been used had he or she not died.

Table III (Uniform Lifetime). Use Table III if you are the IRA owner and your spouse isn't both the sole designated beneficiary of your IRA and more than 10 years younger than you.

Note. Use this table in the year of the owner's death if the owner died after the required beginning date and this is the table that would have been used had he or she not died.

No table. Don't use any of the tables if the owner died before his or her required beginning date and either the 5-year rule or the 10-year rule (discussed earlier) applies.

What Age(s) Do You Use With the Table(s)?

The age or ages to use with each table are explained below.

Table I (Single Life Expectancy). If you are a designated beneficiary figuring your first distribution, use your age as of your birthday in the year distributions must begin. This is usually the calendar year immediately following the calendar year of the owner's death. After the first distribution year, reduce your life expectancy by 1 for each subsequent year. If you are the owner's surviving spouse and the sole designated beneficiary, this is generally the year in which the owner would have reached age 72. After the first distribution year, use your age as of your birthday in each subsequent year.

Example 1. You are an eligible designated beneficiary figuring your first required minimum distribution. Distributions must begin in 2022. You become age 57 in 2022. You use Table I.

Example 2. You are the owner's surviving spouse and the sole designated beneficiary. The owner would have turned age 72 in 2022. Distributions begin in 2022. You become 69 years old in 2022. You use Table I. Your distribution period for 2022 is 19.6.

Owner's life expectancy. You use the owner's life expectancy to calculate required minimum distributions

when the owner dies on or after the required beginning date and there is no designated beneficiary as of September 30 of the year following the year of the owner's death. In this case, use the owner's life expectancy for his or her age as of the owner's birthday in the year of death and reduce it by 1 for each subsequent year.

If the beneficiary is older than the deceased IRA owner use the owner's life expectancy in the year of death (reduced by 1 for each subsequent year).

Revised life expectancy tables for 2022. If you are a beneficiary who was taking required minimum distributions prior to 2022 based on your life expectancy in the year following the owner's death using the life expectancy tables in effect before 2022 and reducing that number by 1, you can reset your life expectancy for 2022 based on the new tables. In order to do this, find your life expectancy based on your age in the year following the owner's death on Table I and reduce that number by 1 for each year since the year of the owner's death.

Example. Your father died in 2018 at the age of 80 and you were the designated beneficiary. You started taking required minimum distributions from the inherited IRA in 2019 when you were age 55, using a life expectancy of 29.6 and reducing that number by 1 each year so that in 2022 (3 years later) the required minimum distribution would be determined by dividing the account balance by 26.6 (29.6 – 3). However, under the new life expectancy tables, the life expectancy for a 55-year-old is 31.6; therefore, you calculate your required minimum distribution for 2022 by dividing the account balance by 28.6 (31.6 – 3).

Table II (Joint Life and Last Survivor Expectancy). For your first distribution by the required beginning date, use your age and the age of your designated beneficiary as of your birthdays in the year you become age 72. Your combined life expectancy is at the intersection of your ages.

If you are figuring your required minimum distribution for 2022, use your ages as of your birthdays in 2022. For each subsequent year, use your and your spouse's ages as of your birthdays in the subsequent year.

Table III (Uniform Lifetime). For your first distribution by your required beginning date, use your age as of your birthday in the year you become age 72.

If you are figuring your required minimum distribution for 2022, use your age as of your birthday in 2022. For each subsequent year, use your age as of your birthday in the subsequent year.

Miscellaneous Rules for Required Minimum Distributions

The following rules may apply to you.

Installments allowed. The yearly required minimum distribution can be taken in a series of installments (monthly, quarterly, etc.) as long as the total distributions for the year are at least as much as the minimum required amount.

More than one IRA. If you have more than one traditional IRA, you must determine a separate required minimum distribution for each IRA. However, you can total these minimum amounts and take the total from any one or more of the IRAs.

More than minimum received. If, in any year, you receive more than the required minimum amount for that year, you won't receive credit for the additional amount when determining the minimum required amounts for future years. This doesn't mean that you don't reduce your IRA account balance. It means that if you receive more than your required minimum distribution in one year, you can't treat the excess (the amount that is more than the required minimum distribution) as part of your required minimum distribution for any later year. However, any amount distributed in your age 72 year will be credited toward the amount that must be distributed by April 1 of the following year.

Example. Justin became 72 on December 15, 2021. Justin's IRA account balance on December 31, 2020, was $38,400. He figured his required minimum distribution for 2021 was $1,500 ($38,400 ÷ 25.6 (the distribution period for age 72 per the life expectancy table that applied for the year prior to 2022)). By December 31, 2021, he had actually received distributions totaling $3,600, $2,100 more than was required. Justin can't use that $2,100 to reduce the amount he is required to withdraw for 2022. Justin's reduced IRA account balance on December 31, 2021, was $34,800. Justin figured his required minimum distribution for 2022 is $1,313 ($34,800 ÷ 26.5 (the distribution period for age 73 per Table III)). During 2022, he must receive distributions of at least that amount.

Multiple individual beneficiaries. If, as of September 30 of the year following the year in which the owner dies, there is more than one beneficiary, the beneficiary with the shortest life expectancy will be the designated beneficiary if both of the following apply.

- All of the beneficiaries are individuals.
- The account or benefit hasn't been divided into separate accounts or shares for each beneficiary.

Separate accounts. A single IRA can be split into separate accounts or shares for each beneficiary. These separate accounts or shares can be established at any time, either before or after the owner's required beginning date. Generally, these separate accounts or shares are combined for purposes of determining the required minimum distribution. However, these separate accounts or shares won't be combined for required minimum distribution purposes after the death of the IRA owner if the separate accounts or shares are established by the end of the year following the year of the IRA owner's death.

The separate account rules can't be used by beneficiaries of a trust unless the trust is an applicable multi-beneficiary trust.

Trust as beneficiary. A trust can't be a designated beneficiary even if it is a named beneficiary. However, the beneficiaries of a trust will be treated as having been

designated beneficiaries for purposes of determining required minimum distributions after the owner's death (or, after the death of the owner's surviving spouse described in *Death of surviving spouse prior to date distributions begin*, earlier) if all of the following are true.

1. The trust is a valid trust under state law, or would be but for the fact that there is no corpus.
2. The trust is irrevocable or became, by its terms, irrevocable upon the owner's death.
3. The beneficiaries of the trust who are beneficiaries with respect to the trust's interest in the owner's benefit are identifiable from the trust instrument.
4. The trustee of the trust provides the IRA custodian or trustee with the documentation required by that custodian or trustee. The trustee of the trust should contact the IRA custodian or trustee for details on the documentation required for a specific plan.

The deadline for the trustee to provide the beneficiary documentation to the IRA custodian or trustee is October 31 of the year following the year of the owner's death.

Trust beneficiary is another trust. If the beneficiary of the trust (which is the beneficiary of the IRA) is another trust and both trusts meet the above requirements, the beneficiaries of the other trust will be treated as having been designated as beneficiaries for purposes of determining the distribution period.

Note. The separate account rules, discussed earlier, can't be used by beneficiaries of a trust unless the trust is an applicable multi-beneficiary trust.

Applicable multi-beneficiary trusts. An applicable multi-beneficiary trust is a trust (1) which has more than one beneficiary; (2) all of the beneficiaries of which are treated as designated beneficiaries for purposes of determining the distribution period pursuant to section 401(a)(9); and (3) at least one of the beneficiaries of which is an eligible designated beneficiary who is either disabled or chronically ill. There are two types of applicable multi-beneficiary trusts:

- a trust that is to be divided immediately upon the death of the employee into separate trusts for each beneficiary, in which case the separate account rules apply to each portion of the trust; and
- a trust that provides that no individual (other than an eligible designated beneficiary who is disabled or chronically ill) has any right to the employee's interest in the plan until the death of all of those disabled or chronically ill eligible designated beneficiaries with respect to the trust, in which case the separate account rules do not apply, but the rule permitting payments over the life expectancy of a beneficiary applies to the distribution of the employee's interest regardless of whether there are other beneficiaries who are not eligible designated beneficiaries.

TIP *You may want to contact a tax advisor to comply with this complicated area of the tax law.*

Annuity distributions from an insurance company. Special rules apply if you receive distributions from your traditional IRA as an annuity purchased from an insurance company. See Regulations sections 1.401(a)(9)-6 and 54.4974-2. These regulations can be found in many libraries, and IRS offices, and online at *IRS.gov*.

Are Distributions Taxable?

In general, distributions from a traditional IRA are taxable in the year you receive them.

Failed financial institutions. Distributions from a traditional IRA are taxable in the year you receive them even if they are made without your consent by a state agency as receiver of an insolvent savings institution. This means you must include such distributions in your gross income unless you roll them over.

Exceptions. Exceptions to distributions from traditional IRAs being taxable in the year you receive them are:

- Rollovers (see chapter 1 of Pub. 590-A);
- Qualified charitable distributions, discussed later;
- Tax-free withdrawals of contributions (see chapter 1 of Pub. 590-A); and
- The return of nondeductible contributions, discussed later under *Distributions Fully or Partly Taxable*.

CAUTION *Although a conversion of a traditional IRA is considered a rollover for Roth IRA purposes, it isn't an exception to the rule that distributions from a traditional IRA are taxable in the year you receive them. Conversion distributions are includible in your gross income subject to this rule and the special rules for conversions explained in chapter 1 of Pub. 590-A.*

Qualified charitable distributions (QCDs). A QCD is generally a nontaxable distribution made directly by the trustee of your IRA (other than a SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions. You must be at least age 70½ when the distribution was made. Also, you must have the same type of acknowledgment of your contribution that you would need to claim a deduction for a charitable contribution. See *Substantiation Requirements* in Pub. 526.

The maximum annual exclusion for QCDs is $100,000. Any QCD in excess of the $100,000 exclusion limit is included in income as any other distribution. If you file a joint return, your spouse can also have a QCD and exclude up to $100,000. The amount of the QCD is limited to the amount of the distribution that would otherwise be included in income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income.

You can't claim a charitable contribution deduction for any QCD not included in your income.

A QCD will count towards your required minimum distribution, discussed earlier.

Example. On December 23, 2021, Jeff, age 75, directed the trustee of his IRA to make a distribution of $25,000 directly to a qualified 501(c)(3) organization (a charitable organization eligible to receive tax-deductible contributions). The total value of Jeff's IRA is $30,000 and consists of $20,000 of deductible contributions and earnings and $10,000 of nondeductible contributions (basis). Because Jeff is at least age 70½ and the distribution is made directly by the trustee to a qualified organization, the part of the distribution that would otherwise be includible in Jeff's income ($20,000) is a QCD.

In this case, Jeff has made a QCD of $20,000 (his deductible contributions and earnings). Because Jeff made a distribution of nondeductible contributions from his IRA, he must file Form 8606 with his return. Jeff includes the total distribution ($25,000) on line 4a of Form 1040-SR. He completes Form 8606 to determine the amount to enter on line 4b of Form 1040-SR and the remaining basis in his IRA. Jeff enters -0- on line 4b. This is Jeff's only IRA and he took no other distributions in 2021. He also enters "QCD" next to line 4b to indicate a qualified charitable distribution.

After the distribution, his basis in his IRA is $5,000. If Jeff itemizes deductions and files Schedule A (Form 1040) with Form 1040-SR, the $5,000 portion of the distribution attributable to the nondeductible contributions can be deducted as a charitable contribution, subject to adjusted gross income (AGI) limits. He can't take the charitable contribution deduction for the $20,000 portion of the distribution that wasn't included in his income.

Offset of QCDs by amounts contributed after age 70½. Beginning in tax years after December 31, 2019, the amount of QCDs that you can exclude from income is reduced by the excess of the aggregate amount of IRA contributions you deducted for the taxable year and any prior year that you were age 70½ or older over the amount of such IRA contributions that were used to reduce the excludable amount of QCDs in all earlier years.

See the Qualified Charitable Deduction Adjustment Worksheet in Appendix D.

Example. Jim became age 70½ in 2019 and deducted $5,000 for contributions he made in 2020 and 2021 but makes no contribution for 2022. Jim makes no qualified charitable distributions for 2020 and makes qualified charitable distributions of $6,000 for 2021 and $6,500 for 2022.

He determines he has no excludable qualified charitable distribution for 2021 as figured on his 2021 QCD Worksheet. His 2021 qualified charitable distribution is reduced by the aggregate amount of $10,000 of the contributions he deducted in 2020 and 2021, which reduces his excludable qualified charitable distribution to a negative amount of $4,000.

Jim decides to make a qualified charitable distribution of $6,500 for 2022. Jim completes his 2022 QCD worksheet by entering the amount of the remainder of the aggregate amount of the contributions he deducted in 2020 and 2021 ($4,000) on line 1. This amount is figured on his 2021 QCD worksheet and is entered on line 1 of his 2022 QCD worksheet. Jim figures his excludable qualified charitable distribution of $2,500 on his 2022 QCD worksheet ($6,500 – $4,000 = $2,500).

One-time qualified Health Savings Account (HSA) funding distribution. You may be able to make a qualified HSA funding distribution from your traditional IRA or Roth IRA to your HSA. You can't make this distribution from an ongoing SEP IRA or SIMPLE IRA. For this purpose, a SEP IRA or SIMPLE IRA is ongoing if an employer contribution is made for the plan year ending with or within your tax year in which the distribution would be made. The distribution must be less than or equal to your maximum annual HSA contribution.

This distribution must be made directly by the trustee of the IRA to the trustee of the HSA. The distribution isn't included in your income, isn't deductible, and reduces the amount that can be contributed to your HSA. You must make the distribution by the end of the year; the special rule allowing contributions to your HSA for the previous year if made by your tax return filing deadline doesn't apply. The qualified HSA funding distribution is reported on Form 8889 for the year in which the distribution is made.

Jim's Illustrated 2021 QCD Adjustment Worksheet

Keep for Your Records

1.	Enter the total amounts of contributions deducted in prior years that you were age 70½ or older that did not reduce the excludable amount of qualified charitable contributions in prior years.	1.	-0-
2.	Enter the total amounts contributed and deducted during the current year if you were age 70½ (or older) at the end of the year. If this is your first QCD worksheet also include contributions you deducted in prior years during which you were age 70½ (or older) at the end of the year.	2.	10,000
3.	Add the amounts on lines 1 and 2.	3.	10,000
4.	Enter the total amounts of qualified charitable distributions made during the current year, not to exceed $100,000.	4.	6,000
5.	Subtract line 3 from line 4. This is the amount of your excludable qualified charitable distribution for the current year.*	5.	($4,000)

*If zero or less you have no excludable qualified charitable distribution. If zero or greater enter -0- on line 1 of your subsequent QCD worksheet. If less than zero enter the amount as a positive amount on line 1 of your subsequent QCD worksheet.

Jim's Illustrated 2022 QCD Adjustment Worksheet

Keep for Your Records

1.	Enter the total amounts of contributions deducted in prior years that you were age 70½ or older that did not reduce the excludable amount of qualified charitable contributions in prior years.	1.	4,000
2.	Enter the total amounts contributed and deducted during the current year if you were age 70½ (or older) at the end of the year. If this is your first QCD worksheet also include contributions you deducted in prior years during which you were age 70½ (or older) at the end of the year.	2.	-0-
3.	Add the amounts on lines 1 and 2.	3.	4,000
4.	Enter the total amounts of qualified charitable distributions made during the current year, not to exceed $100,000.	4.	6,500
5.	Subtract line 3 from line 4. This is the amount of your excludable qualified charitable distribution for the current year.*	5.	$2,500

*If zero or less you have no excludable qualified charitable distribution. If zero or greater enter -0- on line 1 of your subsequent QCD worksheet. If less than zero enter the amount as a positive amount on line 1 of your subsequent QCD worksheet.

One-time transfer. Generally, only one qualified HSA funding distribution is allowed during your lifetime. If you own two or more IRAs, and want to use amounts in multiple IRAs to make a qualified HSA funding distribution, you must first make an IRA-to-IRA transfer of the amounts to be distributed into a single IRA, and then make the one-time qualified HSA funding distribution from that IRA.

Testing period rules apply. If at any time during the testing period you cease to meet all requirements to be an eligible individual, the amount of the qualified HSA funding distribution is included in your gross income. The qualified HSA funding distribution is included in gross income in the tax year you first fail to be an eligible individual. This amount is subject to the 10% additional tax (unless the failure is due to disability or death).

More information. See Pub. 969 for additional information about this distribution.

Ordinary income. Distributions from traditional IRAs that you include in income are taxed as ordinary income.

No special treatment. In figuring your tax, you can't use the 10-year tax option or capital gain treatment that applies to lump-sum distributions from qualified retirement plans.

TIP *If you were affected by a qualified disaster, see* chapter 3.

Distributions Fully or Partly Taxable

Distributions from your traditional IRA may be fully or partly taxable, depending on whether your IRA includes any nondeductible contributions.

Fully taxable. If only deductible contributions were made to your traditional IRA (or IRAs, if you have more than one), you have no basis in your IRA. Because you have no basis in your IRA, any distributions are fully taxable when received. See *Reporting and Withholding Requirements for Taxable Amounts*, later.

Partly taxable. If you made nondeductible contributions or rolled over any after-tax amounts to any of your traditional IRAs, you have a cost basis (investment in the contract) equal to the amount of those contributions. These nondeductible contributions aren't taxed when they are distributed to you. They are a return of your investment in your IRA.

Only the part of the distribution that represents nondeductible contributions and rolled-over after-tax amounts (your cost basis) is tax free. If nondeductible contributions have been made or after-tax amounts have been rolled over to your IRA, distributions consist partly of nondeductible contributions (basis) and partly of deductible contributions, earnings, and gains (if there are any). Until all of your basis has been distributed, each distribution is partly nontaxable and partly taxable.

Form 8606. You must complete Form 8606, and attach it to your return, if you receive a distribution from a traditional IRA and have ever made nondeductible contributions or rolled over after-tax amounts to any of your traditional IRAs. Using the form, you will figure the nontaxable distributions for 2021, and your total IRA basis for 2021 and earlier years. See the illustrated Forms 8606 in this chapter.

Note. If you are required to file Form 8606, but you aren't required to file an income tax return, you must still file Form 8606. Complete Form 8606, sign it, and send it to the IRS at the time and place you would otherwise file an income tax return.

Figuring the Nontaxable and Taxable Amounts

If your traditional IRA includes nondeductible contributions and you received a distribution from it in 2021, you must use Form 8606 to figure how much of your 2021 IRA distribution is tax free.

Note. When figuring the nontaxable and taxable amounts of distributions made prior to death in the year the IRA account owner dies, the value of all traditional (including SEP) and SIMPLE IRAs should be figured as of the date of death instead of December 31.

Contribution and distribution in the same year. If you received a distribution in 2021 from a traditional IRA and you also made contributions to a traditional IRA for 2021

that may not be fully deductible because of the income limits, you can use Worksheet 1-1 to figure how much of your 2021 IRA distribution is tax free and how much is taxable. Then, you can figure the amount of nondeductible contributions to report on Form 8606. Follow the instructions under *Reporting your nontaxable distribution on Form 8606* next to figure your remaining basis after the distribution.

Reporting your nontaxable distribution on Form 8606. To report your nontaxable distribution and to figure the remaining basis in your traditional IRA after distributions, you must complete Worksheet 1-1 before completing Form 8606. Then, follow these steps to complete Form 8606.

1. Use Worksheet 1-2 in chapter 1 of Pub. 590-A, or the IRA Deduction Worksheet in the Form 1040 or 1040-SR, or 1040-NR instructions to figure your deductible contributions to traditional IRAs to report on Schedule 1 (Form 1040), line 20.
2. After you complete Worksheet 1-2 in chapter 1 of Pub. 590-A or the IRA Deduction Worksheet in the form instructions, enter your nondeductible contributions to traditional IRAs on line 1 of Form 8606.
3. Complete lines 2 through 5 of Form 8606.
4. If line 5 of Form 8606 is less than line 8 of Worksheet 1-1, complete lines 6 through 15c of Form 8606 and stop here.
5. If line 5 of Form 8606 is equal to or greater than line 8 of Worksheet 1-1, follow instructions 6 and 7 next. Don't complete lines 6 through 12 of Form 8606.
6. Enter the amount from line 8 of Worksheet 1-1 on lines 13 and 17 of Form 8606.
7. Complete line 14 of Form 8606.
8. Enter the amount from line 9 of Worksheet 1-1 (or, if you entered an amount on line 11, the amount from that line) on line 15a of Form 8606.

Example. Rose Green has made the following contributions to her traditional IRAs.

Year	Deductible	Nondeductible
2014	2,000	-0-
2015	2,000	-0-
2016	2,000	-0-
2017	1,000	-0-
2018	1,000	-0-
2019	1,000	-0-
2020	700	300
Totals	**$9,700**	**$300**

Rose needs to complete Worksheet 1-1 to determine if her IRA deduction for 2021 will be reduced or eliminated. In 2021, she makes a $2,000 contribution that may be partly nondeductible. She also receives a distribution of $5,000 for conversion to a Roth IRA. She completed the conversion before December 31, 2021, and didn't recharacterize any contributions. At the end of 2021, the fair market values of her accounts, including earnings, total $20,000. She didn't receive any tax-free distributions in earlier years. The amount she includes in income for 2021 is figured on Worksheet 1-1.

The illustrated Form 8606 for Rose shows the information required when you need to use Worksheet 1-1 to figure your nontaxable distribution. Assume that the $500 entered on Form 8606, line 1, is the amount Rose figured using instructions 1 and 2 given earlier under *Reporting your nontaxable distribution on Form 8606*.

Worksheet 1-1. **Figuring the Taxable Part of Your IRA Distribution**

Use only if you made contributions to a traditional IRA for 2021 that may not be fully deductible and have to figure the taxable part of your 2021 distributions to determine your modified AGI. See *Limit if Covered by Employer Plan* in chapter 1 of Pub. 590-A.

Form 8606 and the related instructions will be needed when using this worksheet.

Note. When used in this worksheet, the term "**outstanding rollover**" refers to an amount distributed from a traditional IRA as part of a rollover that, as of December 31, 2021, hadn't yet been reinvested in another traditional IRA, but was still eligible to be rolled over tax free.

1. Enter the basis in your traditional IRAs as of December 31, 2020	**1.**	_____
2. Enter the total of all contributions made to your traditional IRAs during 2021 and all contributions made during 2022 that were for 2021, ***whether or not deductible***. Don't include rollover contributions properly rolled over into IRAs. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606	**2.**	_____
3. Add lines 1 and 2	**3.**	_____
4. Enter the value of all your traditional IRAs as of December 31, 2021 (include any outstanding rollovers from traditional IRAs to other traditional IRAs). Subtract any repayments of qualified disaster distributions	**4.**	_____
5. Enter the total distributions from traditional IRAs (including amounts converted to Roth IRAs that will be shown on line 16 of Form 8606) received in 2021. Also, include repayments of qualified disaster distributions, qualified charitable distributions (QCDs), and a one-time distribution to fund a health savings account (HSA). (Don't include outstanding rollovers included on line 4 or any rollovers between traditional IRAs completed by December 31, 2021. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606.)	**5.**	_____
6. Add lines 4 and 5	**6.**	_____
7. Divide line 3 by line 6. Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	**7.**	_____
8. **Nontaxable portion of the distribution.** Multiply line 5 by line 7. Enter the result here and on lines 13 and 17 of Form 8606	**8.**	_____
9. **Taxable portion of the distribution (before adjustment for conversions).** Subtract line 8 from line 5. Enter the result here, and if there are no amounts converted to Roth IRAs, **stop here** and enter the result on line 15a of Form 8606	**9.**	_____
10. Enter the amount included on line 9 that is allocable to amounts converted to Roth IRAs by December 31, 2021. (See ***Note*** at the end of this worksheet.) Enter here and on line 18 of Form 8606	**10.**	_____
11. **Taxable portion of the distribution (after adjustments for conversions).** Subtract line 10 from line 9. Enter the result here and on line 15a of Form 8606	**11.**	_____

Note. If the amount on line 5 of this worksheet includes an amount converted to a Roth IRA by December 31, 2021, you must determine the percentage of the distribution allocable to the conversion. To figure the percentage, divide the amount converted (from line 16 of Form 8606) by the total distributions shown on line 5. To figure the amounts to include on line 10 of this worksheet and on line 18 of Form 8606, multiply line 9 of the worksheet by the percentage you figured.

Worksheet 1-1. **Figuring the Taxable Part of Your IRA Distribution—Illustrated**

Use only if you made contributions to a traditional IRA for 2021 that may not be fully deductible and have to figure the taxable part of your 2021 distributions to determine your modified AGI. See *Limit if Covered by Employer Plan* in chapter 1 of Pub. 590-A.

Form 8606 and the related instructions will be needed when using this worksheet.

Note. When used in this worksheet, the term "**outstanding rollover** " refers to an amount distributed from a traditional IRA as part of a rollover that, as of December 31, 2021, hadn't yet been reinvested in another traditional IRA, but was still eligible to be rolled over tax free.

1. Enter the basis in your traditional IRAs as of December 31, 2020	**1.**	300
2. Enter the total of all contributions made to your traditional IRAs during 2021 and all contributions made during 2022 that were for 2021, ***whether or not deductible***. Don't include rollover contributions properly rolled over into IRAs. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606	**2.**	2,000
3. Add lines 1 and 2	**3.**	2,300
4. Enter the value of all your traditional IRAs as of December 31, 2021 (include any outstanding rollovers from traditional IRAs to other traditional IRAs). Subtract any repayments of qualified disaster distributions	**4.**	20,000
5. Enter the total distributions from traditional IRAs (including amounts converted to Roth IRAs that will be shown on line 16 of Form 8606) received in 2021. Also, include repayments of qualified disaster distributions, qualified charitable distributions (QCDs), and a one-time distribution to fund a health savings account (HSA). (Don't include outstanding rollovers included on line 4 or any rollovers between traditional IRAs completed by December 31, 2021. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606.)	**5.**	5,000
6. Add lines 4 and 5	**6.**	25,000
7. Divide line 3 by line 6. Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	**7.**	0.092
8. Nontaxable portion of the distribution. Multiply line 5 by line 7. Enter the result here and on lines 13 and 17 of Form 8606	**8.**	460
9. Taxable portion of the distribution (before adjustment for conversions). Subtract line 8 from line 5. Enter the result here, and if there are no amounts converted to Roth IRAs, **stop here** and enter the result on line 15a of Form 8606	**9.**	4,540
10. Enter the amount included on line 9 that is allocable to amounts converted to Roth IRAs by December 31, 2021. (See ***Note*** at the end of this worksheet.) Enter here and on line 18 of Form 8606	**10.**	4,540
11. Taxable portion of the distribution (after adjustments for conversions). Subtract line 10 from line 9. Enter the result here and on line 15a of Form 8606	**11.**	-0-

Note. If the amount on line 5 of this worksheet includes an amount converted to a Roth IRA by December 31, 2021, you must determine the percentage of the distribution allocable to the conversion. To figure the percentage, divide the amount converted (from line 16 of Form 8606) by the total distributions shown on line 5. To figure the amounts to include on line 10 of this worksheet and on line 18 of Form 8606, multiply line 9 of the worksheet by the percentage you figured.

Form **8606**

Department of the Treasury
Internal Revenue Service (99)

Nondeductible IRAs

▶ Go to *www.irs.gov/Form8606* for instructions and the latest information.
▶ Attach to 2021 Form 1040, 1040-SR, or 1040-NR.

OMB No. 1545-0074

2021

Attachment Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2021 Form 8606. See instructions.
Rose Green

Your social security number
001-00-0000

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, state, and ZIP code. If you have a foreign address, also complete the spaces below (see instructions).

Foreign country name | Foreign province/state/county | Foreign postal code

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

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

- You made nondeductible contributions to a traditional IRA for 2021.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2021 **and** you made nondeductible contributions to a traditional IRA in 2021 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution (see 2021 Forms 8915-D and 8915-F)), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2021 **and** you made nondeductible contributions to a traditional IRA in 2021 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2021, including those made for 2021 from January 1, 2022, through April 18, 2022. See instructions			1	500
2	Enter your total basis in traditional IRAs. See instructions			2	300
3	Add lines 1 and 2			3	800
	In 2021, did you take a distribution from traditional, SEP, or SIMPLE IRAs, 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, 2022, through April 18, 2022			4	0
5	Subtract line 4 from line 3			5	800
6	Enter the value of **all** your traditional, SEP, and SIMPLE IRAs as of December 31, 2021, plus any outstanding rollovers. Subtract any repayments of qualified disaster distributions (see 2021 Forms 8915-D and 8915-F)	6			
7	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2021. **Do not** include rollovers (other than repayments of qualified disaster distributions (see 2021 Forms 8915-D and 8915-F)), 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, SEP, and SIMPLE IRAs to Roth IRAs in 2021. 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	460*
14	Subtract line 13 from line 3. This is **your total basis in traditional IRAs for 2021 and earlier years**			14	340
15a	Subtract line 12 from line 7			15a	
b	Enter the amount on line 15a attributable to qualified disaster distributions from 2021 Forms 8915-D and 8915-F (see instructions). Also, enter this amount on 2021 Form 8915-D, line 23; **or** 2021 Form 8915-F, line 18, as applicable			15b	
c	**Taxable amount.** Subtract line 15b from line 15a. If more than zero, also include this amount on 2021 Form 1040, 1040-SR, **or** 1040-NR, line 4b			15c	0
	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.				

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 63966F Form **8606** (2021)

* From Worksheet 1-1 in Publication 590-B

Part II **2021 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs**

Complete this part if you converted part or all of your traditional, SEP, and SIMPLE IRAs to a Roth IRA in 2021.

16	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2021	16	5,000
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	460
18	**Taxable amount.** Subtract line 17 from line 16. If more than zero, also include this amount on 2021 Form 1040, 1040-SR, or 1040-NR, line 4b	18	4,540*

Part III **Distributions From Roth IRAs**

Complete this part only if you took a distribution from a Roth IRA in 2021. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution (see 2021 Forms 8915-D and 8915-F)), 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 2021, including any qualified first-time homebuyer distributions, and any qualified disaster distributions (see instructions). Also, see 2021 Forms 8915-D and 8915-F	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, SEP, and SIMPLE 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	
b	Enter the amount on line 25a attributable to qualified disaster distributions from 2021 Forms 8915-D and 8915-F (see instructions). Also, enter this amount on 2021 Form 8915-D, line 24; **or** 2021 Form 8915-F, line 19, as applicable	25b	
c	**Taxable amount.** Subtract line 25b from line 25a. If more than zero, also include this amount on 2021 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.	

* From Worksheet 1-1 in Publication 590-B

Other Special IRA Distribution Situations

Two other special IRA distribution situations are discussed next.

Distribution of an annuity contract from your IRA account. You can tell the trustee or custodian of your traditional IRA account to use the amount in the account to buy an annuity contract for you. You aren't taxed when you receive the annuity contract (unless the annuity contract is being converted to an annuity held by a Roth IRA). You are taxed when you start receiving payments under that annuity contract.

Tax treatment. If only deductible contributions were made to your traditional IRA since it was opened (this includes all your traditional IRAs, if you have more than one), the annuity payments are fully taxable.

If any of your traditional IRAs include both deductible and nondeductible contributions, the annuity payments are taxed as explained earlier under *Distributions Fully or Partly Taxable*.

Cashing in retirement bonds. When you cash in retirement bonds, you are taxed on the entire amount you receive. If you reach age 70½ and you have not yet cashed in your retirement bonds, you should include the entire value of the bonds in your income in the year in which you turn 70½. The value of the bonds is the amount you would have received if you had cashed them in at the end of that year. When you later cash in the bonds, you won't be taxed again.

Reporting and Withholding Requirements for Taxable Amounts

If you receive a distribution from your traditional IRA, you will receive Form 1099-R, or a similar statement. IRA distributions are shown in boxes 1 and 2a of Form 1099-R. A number or letter code in box 7 tells you what type of distribution you received from your IRA.

Number codes. Some of the number codes are explained below. All of the codes are explained in the instructions for recipients on Form 1099-R.

1—Early distribution, no known exception (in most cases, under age 59½).

2—Early distribution, exception applies (under age 59½).

3—Disability.

4—Death.

5—Prohibited transaction.

7—Normal distribution.

8—Excess contributions plus earnings/ excess deferrals (and/or earnings) taxable in 2021.

CAUTION *If code 1, 5, or 8 appears on your Form 1099-R, you are probably subject to a penalty or additional tax. If code 1 appears, see* Early Distributions, *later. If code 5 appears, see* Prohibited Transactions, *later. If code 8 appears, see* Excess Contributions *in chapter 1 of Pub. 590-A.*

Letter codes. Some of the letter codes are explained below. All of the codes are explained in the instructions for recipients on Form 1099-R.

B—Designated Roth account distribution.

G—Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.

H—Direct rollover of a designated Roth account distribution to a Roth IRA.

J—Early distribution from a Roth IRA, no known exception (in most cases, under age 59½).

N—Recharacterized IRA contribution made for 2021 and recharacterized in 2021.

P—Excess contributions plus earnings/ excess deferrals (and/or earnings) taxable in 2020.

Q—Qualified distribution from a Roth IRA.

R—Recharacterized IRA contribution made for 2020 and recharacterized in 2021.

S—Early distribution from a SIMPLE IRA in the first 2 years, no known exception (under age 59½).

T—Roth IRA distribution, exception applies.

If the distribution shown on Form 1099-R is from your IRA, SEP IRA, or SIMPLE IRA, the small box in box 7 (labeled *IRA/SEP/SIMPLE*) should be marked with an "X."

CAUTION *If code J, P, or S appears on your Form 1099-R, you are probably subject to a penalty or additional tax. If code J appears, see* Early Distributions, *later. If code P appears, see* Excess Contributions *in chapter 1 of Pub. 590-A. If code S appears, see* Distributions (Withdrawals) *in chapter 3 of Pub. 560.*

Withholding. Federal income tax is withheld from distributions from traditional IRAs unless you choose not to have tax withheld.

If you are receiving periodic payments (payments made in installments at regular intervals over a period of more than 1 year) use Form W-4P to have tax withheld from your IRA. The amount of tax withheld from an annuity or a similar periodic payment is based on your marital status and the number of withholding allowances you claim on your Form W-4P.

Complete Form W-4R to have taxes withheld from your nonperiodic payments or eligible rollover distribution from your IRA. Generally, tax will be withheld at a 10% rate on nonperiodic payments.

IRA distributions delivered outside the United States. In general, if you are a U.S. citizen or resident alien and your home address is outside the United States

or its possessions, you can't choose exemption from withholding on distributions from your traditional IRA.

To choose exemption from withholding, you must certify to the payer under penalties of perjury that you aren't a U.S. citizen, a resident alien of the United States, or a tax-avoidance expatriate.

Even if this election is made, the payer must withhold tax at the rates prescribed for nonresident aliens.

More information. For more information on withholding on pensions and annuities, see *Pensions and Annuities* in chapter 1 of Pub. 505. For more information on withholding on nonresident aliens and foreign entities, see *Pensions, Annuities, and Alimony* under *Withholding on Specific Income* in Pub. 515.

Reporting taxable distributions on your return. Report fully taxable distributions, including early distributions, on Form 1040, 1040-SR, or 1040-NR, line 4b (no entry is required on line 4a). If only part of the distribution is taxable, enter the total amount on Form 1040, 1040-SR, or 1040-NR, line 4a, and enter the taxable part on Form 1040, 1040-SR, or 1040-NR, line 4b.

Estate tax. Generally, the value of an annuity or other payment receivable by any beneficiary of a decedent's traditional IRA that represents the part of the purchase price contributed by the decedent (or by his or her former employer(s)) must be included in the decedent's gross estate. For more information, see the instructions for Form 706, Schedule I.

What Acts Result in Penalties or Additional Taxes?

The tax advantages of using traditional IRAs for retirement savings can be offset by additional taxes and penalties if you don't follow the rules. There are additions to the regular tax for using your IRA funds in prohibited transactions. There are also additional taxes for the following activities.

- Investing in collectibles.
- Having unrelated business income.
- Taking early distributions.
- Allowing excess amounts to accumulate (failing to take required distributions).
- Making excess contributions.

There are penalties for overstating the amount of nondeductible contributions and for failure to file Form 8606, if required.

This chapter discusses those acts (relating to distributions) that you should avoid and the additional taxes and other costs, including loss of IRA status, that apply if you don't avoid those acts.

Prohibited Transactions

Generally, a prohibited transaction is any improper use of your traditional IRA account or annuity by you, your beneficiary, or any disqualified person.

Disqualified persons include your fiduciary and members of your family (spouse, ancestor, lineal descendant, and any spouse of a lineal descendant).

The following are some examples of prohibited transactions with a traditional IRA.

- Borrowing money from it.
- Selling property to it.
- Using it as security for a loan.
- Buying property for personal use (present or future) with IRA funds.

CAUTION *If your IRA invested in nonpublicly traded assets or assets that you directly control, the risk of engaging in a prohibited transaction in connection with your IRA may be increased.*

Fiduciary. For these purposes, a fiduciary includes anyone who does any of the following.

- Exercises any discretionary authority or discretionary control in managing your IRA or exercises any authority or control in managing or disposing of its assets.
- Provides investment advice to your IRA for a fee, or has any authority or responsibility to do so.
- Has any discretionary authority or discretionary responsibility in administering your IRA.

Effect on an IRA account. Generally, if you or your beneficiary engages in a prohibited transaction in connection with your traditional IRA account at any time during the year, the account stops being an IRA as of the first day of that year.

Effect on you or your beneficiary. If your account stops being an IRA because you or your beneficiary engaged in a prohibited transaction, the account is treated as distributing all its assets to you at their fair market values on the first day of the year. If the total of those values is more than your basis in the IRA, you will have a taxable gain that is includible in your income. For information on figuring your gain and reporting it in income, see *Are Distributions Taxable*, earlier. The distribution may be subject to additional taxes or penalties.

Borrowing on an annuity contract. If you borrow money against your traditional IRA annuity contract, you must include in your gross income the fair market value of the annuity contract as of the first day of your tax year. You may have to pay the 10% additional tax on early distributions, discussed later.

Pledging an account as security. If you use a part of your traditional IRA account as security for a loan, that part is treated as a distribution and is included in your

gross income. You may have to pay the 10% additional tax on early distributions, discussed later.

Trust account set up by an employer or an employee association. Your account or annuity doesn't lose its IRA treatment if your employer or the employee association with whom you have your traditional IRA engages in a prohibited transaction.

Owner participation. If you participate in the prohibited transaction with your employer or the association, your account is no longer treated as an IRA.

Taxes on prohibited transactions. If someone other than the owner or beneficiary of a traditional IRA engages in a prohibited transaction, that person may be liable for certain taxes. In general, there is a 15% tax on the amount of the prohibited transaction and a 100% additional tax if the transaction isn't corrected.

Loss of IRA status. If the traditional IRA ceases to be an IRA because of a prohibited transaction by you or your beneficiary, neither you nor your beneficiary is liable for these excise taxes. However, you or your beneficiary may have to pay other taxes as discussed under *Effect on you or your beneficiary*, earlier.

Exempt Transactions

The Department of Labor has authority to grant administrative exemptions from the prohibited transaction provisions of ERISA and the Code for a class of transactions or for individual transactions. In order to grant an administrative exemption, the Department must make the following three determinations.

1. The exemption must be administratively feasible.
2. In the interest of the plan and its participants and beneficiaries.
3. Protective of the rights of plan participants and beneficiaries.

For additional information on prohibited transaction exemptions, see the Department of Labor publication, *Exemption Procedures under Federal Pension Law*.

Transactions Not Prohibited

The following two types of transactions aren't prohibited transactions if they meet the requirements that follow.

- Payments of cash, property, or other consideration by the sponsor of your traditional IRA to you (or members of your family).
- Your receipt of services at reduced or no cost from the bank where your traditional IRA is established or maintained.

Payments of cash, property, or other consideration. Even if a sponsor makes payments to you or your family, there is no prohibited transaction if all three of the following requirements are met.

1. The payments are for establishing a traditional IRA or for making additional contributions to it.
2. The IRA is established solely to benefit you, your spouse, and your or your spouse's beneficiaries.
3. During the year, the total fair market value of the payments you receive isn't more than:
   a. $10 for IRA deposits of less than $5,000, or
   b. $20 for IRA deposits of $5,000 or more.

If the consideration is group-term life insurance, requirements (1) and (3) don't apply if no more than $5,000 of the face value of the insurance is based on a dollar-for-dollar basis on the assets in your IRA.

Services received at reduced or no cost. Even if a sponsor provides services at reduced or no cost, there is no prohibited transaction if all of the following requirements are met.

- The traditional IRA qualifying you to receive the services is established and maintained for the benefit of you, your spouse, and your or your spouse's beneficiaries.
- The bank itself can legally offer the services.
- The services are provided in the ordinary course of business by the bank (or a bank affiliate) to customers who qualify for but don't maintain an IRA (or a Keogh plan).
- The determination, for a traditional IRA, of who qualifies for these services is based on an IRA (or a Keogh plan) deposit balance equal to the lowest qualifying balance for any other type of account.
- The rate of return on a traditional IRA investment that qualifies isn't less than the return on an identical investment that could have been made at the same time at the same branch of the bank by a customer who isn't eligible for (or doesn't receive) these services.

Investment in Collectibles

If your traditional IRA invests in collectibles, the amount invested is considered distributed to you in the year invested. You may have to pay the 10% additional tax on early distributions, discussed later.

Any amounts that were considered to be distributed when the investment in the collectible was made, and which were included in your income at that time, aren't included in your income when the collectible is actually distributed from your IRA.

Collectibles. These include:

- Artworks,
- Rugs,
- Antiques,
- Metals,
- Gems,

- Stamps,
- Coins,
- Alcoholic beverages, and
- Certain other tangible personal property.

Exception. Your IRA can invest in one, one-half, one-quarter, or one-tenth ounce U.S. gold coins, or one-ounce silver coins minted by the Treasury Department. It can also invest in certain platinum coins and certain gold, silver, palladium, and platinum bullion.

Unrelated Business Income

An IRA is subject to tax on unrelated business income if it carries on an unrelated trade or business. An unrelated trade or business means any trade or business regularly carried on by the IRA or by a partnership of which it is a member, and not substantially related to the IRA's exempt purpose or function. If the IRA has $1,000 or more of unrelated trade or business gross income, the IRA must file a Form 990-T, Exempt Organization Business Income Tax Return. An IRA trustee is permitted to file Form 990-T on behalf of the IRA. In the case of an IRA that operates on a calendar year, the Form 990-T must be filed by the 15th day of April following the close of the calendar year. In the case of an IRA that operates on a fiscal year, the Form 990-T must be filed by the 15th day of the 4th month following the close of the fiscal year. See Pub. 598 for more information.

Early Distributions

You must include early distributions of taxable amounts from your traditional IRA in your gross income. Early distributions are also subject to an additional 10% tax, as discussed later.

Early distributions defined. Early distributions are generally amounts distributed from your traditional IRA account or annuity before you are age 59½, or amounts you receive when you cash in retirement bonds before you are age 59½.

TIP *If you were affected by a qualified disaster, see* chapter 3.

Age 59½ Rule

Generally, if you are under age 59½, you must pay a 10% additional tax on the distribution of any assets (money or other property) from your traditional IRA. Distributions before you are age 59½ are called early distributions.

The 10% additional tax applies to the part of the distribution that you have to include in gross income. It is in addition to any regular income tax on that amount.

A number of exceptions to this rule are discussed later under *Exceptions*. Also see *Contributions Returned Before Due Date of Return* in chapter 1 of Pub. 590-A.

After age 59½ and before age 72. After you reach age 59½, you can receive distributions without having to pay the 10% additional tax. Even though you can receive distributions after you reach age 59½, distributions aren't required until you reach age 72. See *When Must You Withdraw Assets? (Required Minimum Distributions)*, earlier.

Exceptions

There are several exceptions to the age 59½ rule. Even if you receive a distribution before you are age 59½, you may not have to pay the 10% additional tax if you are in one of the following situations.

- You have unreimbursed medical expenses that are more than 7.5% of your AGI.
- The distributions aren't more than the cost of your medical insurance due to a period of unemployment.
- You are totally and permanently disabled.
- You are the beneficiary of a deceased IRA owner.
- You are receiving distributions in the form of an annuity.
- The distributions aren't more than your qualified higher education expenses.
- You use the distributions to buy, build, or rebuild a first home.
- The distribution is due to an IRS levy of the IRA or retirement plan.
- The distribution is a qualified reservist distribution.
- The distribution is a qualified birth or adoption distribution.

Most of these exceptions are explained below.

Note. Distributions that are timely and properly rolled over, as discussed in chapter 1 of Pub. 590-A, aren't subject to either regular income tax or the 10% additional tax. Certain withdrawals of excess contributions after the due date of your return are also tax free and therefore not subject to the 10% additional tax. (See *Excess Contributions Withdrawn After Due Date of Return* in chapter 1 of Pub. 590-A.) This also applies to transfers incident to divorce, as discussed under *Can You Move Retirement Plan Assets?* in chapter 1 of Pub. 590-A.

Receivership distributions. Early distributions (with or without your consent) from savings institutions placed in receivership are subject to this tax unless one of the above exceptions applies. This is true even if the distribution is from a receiver that is a state agency.

Unreimbursed medical expenses. Even if you are under age 59½, you don't have to pay the 10% additional tax on distributions that aren't more than:

- The amount you paid for unreimbursed medical expenses during the year of the distribution, minus
- 7.5% of your AGI (defined next) for the year of the distribution.

You can only take into account unreimbursed medical expenses that you would be able to include in figuring a deduction for medical expenses on Schedule A (Form 1040). You don't have to itemize your deductions to take advantage of this exception to the 10% additional tax.

Adjusted gross income (AGI). This is the amount on Form 1040, 1040-SR, or 1040-NR, line 11.

Medical insurance. Even if you are under age 59½, you may not have to pay the 10% additional tax on distributions during the year that aren't more than the amount you paid during the year for medical insurance for yourself, your spouse, and your dependents. You won't have to pay the tax on these amounts if all of the following conditions apply.

- You lost your job.
- You received unemployment compensation paid under any federal or state law for 12 consecutive weeks because you lost your job.
- You receive the distributions during either the year you received the unemployment compensation or the following year.
- You receive the distributions no later than 60 days after you have been reemployed.

Disabled. If you become disabled before you reach age 59½, any distributions from your traditional IRA because of your disability aren't subject to the 10% additional tax.

You are considered disabled if you can furnish proof that you can't do any substantial gainful activity because of your physical or mental condition. A physician must determine that your condition can be expected to result in death or to be of long, continued, and indefinite duration.

Beneficiary. If you die before reaching age 59½, the assets in your traditional IRA can be distributed to your beneficiary or to your estate without either having to pay the 10% additional tax.

However, if you inherit a traditional IRA from your deceased spouse and elect to treat it as your own (as discussed under *What if You Inherit an IRA*, earlier), any distribution you later receive before you reach age 59½ may be subject to the 10% additional tax.

Annuity. You can receive distributions from your traditional IRA that are part of a series of substantially equal payments over your life (or your life expectancy), or over the lives (or the joint life expectancies) of you and your beneficiary, without having to pay the 10% additional tax, even if you receive such distributions before you are age 59½. You must use an IRS-approved distribution method and you must take at least one distribution annually for this exception to apply. The "required minimum distribution method," when used for this purpose, results in the exact amount required to be distributed, not the minimum amount.

There are two other IRS-approved distribution methods that you can use. They are generally referred to as the "fixed amortization method" and the "fixed annuitization method." These two methods aren't discussed in this publication because they are more complex and generally require professional assistance. For information on these methods, see Revenue Ruling 2002-62, which is on page 710 of Internal Revenue Bulletin 2002-42 at *IRS.gov/pub/irs-irbs/irb02-42.pdf*.

Recapture tax for changes in distribution method under equal payment exception. You may have to pay an early distribution recapture tax if, before you reach age 59½, the distribution method under the equal periodic payment exception changes (for reasons other than your death or disability). The tax applies if the method changes from the method requiring equal payments to a method that wouldn't have qualified for the exception to the tax. The recapture tax applies to the first tax year to which the change applies. The amount of tax is the amount that would have been imposed had the exception not applied, plus interest for the deferral period.

You may have to pay the recapture tax if you don't receive the payments for at least 5 years under a method that qualifies for the exception. You may have to pay it even if you modify your method of distribution after you reach age 59½. In that case, the tax applies only to payments distributed before you reach age 59½.

Report the recapture tax and interest on line 4 of Form 5329. Attach an explanation to the form. Don't write the explanation next to the line or enter any amount for the recapture on line 1 or 3 of the form.

One-time switch. If you are receiving a series of substantially equal periodic payments, you can make a one-time switch to the required minimum distribution method at any time without incurring the additional tax. Once a change is made, you must follow the required minimum distribution method in all subsequent years.

Higher education expenses. Even if you are under age 59½, if you paid expenses for higher education during the year, part (or all) of any distribution may not be subject to the 10% additional tax. The part not subject to the tax is generally the amount that isn't more than the qualified higher education expenses (defined next) for the year for education furnished at an eligible educational institution (defined below). The education must be for you, your spouse, or the children or grandchildren of you or your spouse.

When determining the amount of the distribution that isn't subject to the 10% additional tax, include qualified higher education expenses paid with any of the following funds.

- Payment for services, such as wages.
- A loan.
- A gift.
- An inheritance given to either the student or the individual making the withdrawal.
- A withdrawal from personal savings (including savings from a qualified tuition program).

Don't include expenses paid with any of the following funds.

- Tax-free distributions from a Coverdell education savings account.
- Tax-free part of scholarships and fellowships.
- Pell grants.
- Employer-provided educational assistance.
- Veterans' educational assistance.
- Any other tax-free payment (other than a gift or inheritance) received as educational assistance.

Qualified higher education expenses. Qualified higher education expenses are tuition, fees, books, supplies, and equipment required for the enrollment or attendance of a student at an eligible educational institution. They also include expenses for special needs services incurred by or for special needs students in connection with their enrollment or attendance. In addition, if the individual is at least a half-time student, room and board are qualified higher education expenses.

Eligible educational institution. This is any college, university, vocational school, or other postsecondary educational institution eligible to participate in the student aid programs administered by the U.S. Department of Education. It includes virtually all accredited, public, nonprofit, and proprietary (privately owned profit-making) postsecondary institutions. The educational institution should be able to tell you if it is an eligible educational institution.

For more information, see chapter 9 of Pub. 970.

First home. Even if you are under age 59½, you don't have to pay the 10% additional tax on up to $10,000 of distributions you receive to buy, build, or rebuild a first home. To qualify for treatment as a first-time homebuyer distribution, the distribution must meet all the following requirements.

1. It must be used to pay qualified acquisition costs (defined next) before the close of the 120th day after the day you received it.
2. It must be used to pay qualified acquisition costs for the main home of a first-time homebuyer (defined below) who is any of the following.
   a. Yourself.
   b. Your spouse.
   c. Your or your spouse's child.
   d. Your or your spouse's grandchild.
   e. Your or your spouse's parent or other ancestor.
3. When added to all your prior qualified first-time homebuyer distributions, if any, total qualifying distributions can't be more than $10,000.

TIP *If both you and your spouse are first-time homebuyers (defined later), each of you can receive distributions up to $10,000 for a first home without having to pay the 10% additional tax.*

Qualified acquisition costs. Qualified acquisition costs include the following items.

- Costs of buying, building, or rebuilding a home.
- Any usual or reasonable settlement, financing, or other closing costs.

First-time homebuyer. Generally, you are a first-time homebuyer if you had no present interest in a main home during the 2-year period ending on the date of acquisition of the home which the distribution is being used to buy, build, or rebuild. If you are married, your spouse must also meet this no-ownership requirement.

Date of acquisition. The date of acquisition is the date that:

- You enter into a binding contract to buy the main home for which the distribution is being used, or
- The building or rebuilding of the main home for which the distribution is being used begins.

TIP *If you received a distribution to buy, build, or rebuild a first home and the purchase or construction was canceled or delayed, you could generally contribute the amount of the distribution to an IRA within 120 days of the distribution and not pay income tax or the 10% additional tax on early distributions. This contribution is treated as a rollover contribution to the IRA.*

Qualified reservist distributions. A qualified reservist distribution isn't subject to the additional tax on early distributions.

Definition. A distribution you receive is a qualified reservist distribution if the following requirements are met.

- You were ordered or called to active duty after September 11, 2001.
- You were ordered or called to active duty for a period of more than 179 days or for an indefinite period because you are a member of a reserve component.
- The distribution is from an IRA or from amounts attributable to elective deferrals under a section 401(k) or 403(b) plan or a similar arrangement.
- The distribution was made no earlier than the date of the order or call to active duty and no later than the close of the active duty period.

Reserve component. The term “reserve component” means the:

- Army National Guard of the United States,
- Army Reserve,
- Naval Reserve,
- Marine Corps Reserve,
- Air National Guard of the United States,

- Air Force Reserve,
- Coast Guard Reserve, or
- Reserve Corps of the Public Health Service.

Qualified birth or adoption distribution. A qualified birth or adoption distribution is any distribution from an applicable eligible retirement plan if made during the 1-year period beginning on the date on which your child was born or the date on which the legal adoption of your child was finalized.

A qualified birth or adoption distribution must not exceed $5,000 per adoption or birth. In addition, an eligible adoptee is any individual (other than the child of the taxpayer's spouse) who has not reached age 18 or is physically or mentally incapable of self-support.

Amount may be repaid. If you receive a qualified birth or adoption distribution, you can make one or more contributions to an eligible retirement plan if you are a beneficiary of that plan, the plan accepts rollover contributions, and the total of those contributions does not exceed the amount of the qualified birth or adoption distribution.

Additional 10% Tax

The additional tax on early distributions is 10% of the amount of the early distribution that you must include in your gross income. This tax is in addition to any regular income tax resulting from including the distribution in income.

Use Form 5329 to figure the tax. See the discussion of Form 5329, later, under *Reporting Additional Taxes* for information on filing the form.

Example. Tom Jones, who is 35 years old, receives a $3,000 distribution from his traditional IRA account. Tom doesn't meet any of the exceptions to the 10% additional tax, so the $3,000 is an early distribution. Tom never made any nondeductible contributions to his IRA. He must include the $3,000 in his gross income for the year of the distribution and pay income tax on it. Tom must also pay an additional tax of $300 (10% (0.10) × $3,000). He files Form 5329. See the filled-in Form 5329, later.

CAUTION *Early distributions of funds from a SIMPLE retirement account made within 2 years of beginning participation in the SIMPLE are subject to a 25%, rather than a 10%, early distributions tax.*

Nondeductible contributions. The tax on early distributions doesn't apply to the part of a distribution that represents a return of your nondeductible contributions (basis).

Excess Accumulations (Insufficient Distributions)

You can't keep amounts in your traditional IRA (including SEP and SIMPLE IRAs) indefinitely. Generally, you must begin receiving distributions by April 1 of the year following the year in which you reach age 72. The required minimum distribution for any year after the year in which you reach age 72 must be made by December 31 of that later year.

Tax on excess. If distributions are less than the required minimum distribution for the year, discussed earlier under *When Must You Withdraw Assets? (Required Minimum Distributions)*, you may have to pay a 50% excise tax for that year on the amount not distributed as required.

Reporting the tax. Use Form 5329 to report the tax on excess accumulations. See the discussion of Form 5329, later, under *Reporting Additional Taxes* for more information on filing the form.

Request to waive the tax. If the excess accumulation is due to reasonable error, and you have taken, or are taking, steps to remedy the insufficient distribution, you can request that the tax be waived. If you believe you qualify for this relief, attach a statement of explanation and complete Form 5329 as instructed under *Waiver of tax for reasonable cause* in the Instructions for Form 5329.

Exemption from tax. If you are unable to take required distributions because you have a traditional IRA invested in a contract issued by an insurance company that is in state insurer delinquency proceedings, the 50% excise tax doesn't apply if the conditions and requirements of Revenue Procedure 92-10 are satisfied. Those conditions and requirements are summarized below. Revenue Procedure 92-10 is in Cumulative Bulletin 1992-1. You can read the revenue procedure at most IRS offices, at many public libraries, and online at *IRS.gov*.

Conditions. To qualify for exemption from the tax, the assets in your traditional IRA must include an affected investment. Also, the amount of your required distribution must be determined as discussed earlier under *When Must You Withdraw Assets? (Required Minimum Distributions)*.

Affected investment defined. Affected investment means an annuity contract or a guaranteed investment contract (with an insurance company) for which payments under the terms of the contract have been reduced or suspended because of state insurer delinquency proceedings against the contracting insurance company.

Requirements. If your traditional IRA (or IRAs) includes assets other than your affected investment, all traditional IRA assets, including the available portion of your affected investment, must be used to satisfy as much as possible of your IRA distribution requirement. If the affected investment is the only asset in your IRA, as much of the required distribution as possible must come from the available portion, if any, of your affected investment.

Form **5329**

Department of the Treasury
Internal Revenue Service (99)

Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts

▶ **Attach to Form 1040, 1040-SR, or 1040-NR.**
▶ **Go to *www.irs.gov/Form5329* for instructions and the latest information.**

OMB No. 1545-0074

2021

Attachment Sequence No. **29**

Name of individual subject to additional tax. If married filing jointly, see instructions.	Your social security number
Tom Jones	004-00-0000

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, state, and ZIP code. If you have a foreign address, also complete the spaces below. See instructions.		If this is an amended return, check here ▶ ☐
Foreign country name	Foreign province/state/county	Foreign postal code

If you **only** owe the additional 10% tax on the full amount of the early distributions, you may be able to report this tax directly on Schedule 2 (Form 1040), line 8, without filing Form 5329. See instructions.

Part I **Additional Tax on Early Distributions.** Complete this part if you took a taxable distribution (other than a qualified disaster distribution) before you reached age 59½ from a qualified retirement plan (including an IRA) or modified endowment contract (unless you are reporting this tax directly on Schedule 2 (Form 1040)—see above). You may also have to complete this part to indicate that you qualify for an exception to the additional tax on early distributions or for certain Roth IRA distributions. See instructions.

1	Early distributions includible in income (see instructions). For Roth IRA distributions, see instructions	1	3000
2	Early distributions included on line 1 that are not subject to the additional tax (see instructions). Enter the appropriate exception number from the instructions: _____	2	-0-
3	Amount subject to additional tax. Subtract line 2 from line 1	3	3000
4	**Additional tax.** Enter 10% (0.10) of line 3. Include this amount on Schedule 2 (Form 1040), line 8	4	300
	Caution: If any part of the amount on line 3 was a distribution from a SIMPLE IRA, you may have to include 25% of that amount on line 4 instead of 10%. See instructions.		

Part II **Additional Tax on Certain Distributions From Education Accounts and ABLE Accounts.** Complete this part if you included an amount in income, on Schedule 1 (Form 1040), line 8z, from a Coverdell education savings account (ESA) or a qualified tuition program (QTP), or on Schedule 1 (Form 1040), line 8p, from an ABLE account.

5	Distributions included in income from a Coverdell ESA, a QTP, or an ABLE account	5	
6	Distributions included on line 5 that are not subject to the additional tax (see instructions)	6	
7	Amount subject to additional tax. Subtract line 6 from line 5	7	
8	**Additional tax.** Enter 10% (0.10) of line 7. Include this amount on Schedule 2 (Form 1040), line 8	8	

Part III **Additional Tax on Excess Contributions to Traditional IRAs.** Complete this part if you contributed more to your traditional IRAs for 2021 than is allowable or you had an amount on line 17 of your 2020 Form 5329.

9	Enter your excess contributions from line 16 of your 2020 Form 5329. See instructions. If zero, go to line 15			9	
10	If your traditional IRA contributions for 2021 are less than your maximum allowable contribution, see instructions. Otherwise, enter -0-	10			
11	2021 traditional IRA distributions included in income (see instructions)	11			
12	2021 distributions of prior year excess contributions (see instructions)	12			
13	Add lines 10, 11, and 12			13	
14	Prior year excess contributions. Subtract line 13 from line 9. If zero or less, enter -0-			14	
15	Excess contributions for 2021 (see instructions)			15	
16	Total excess contributions. Add lines 14 and 15			16	
17	**Additional tax.** Enter 6% (0.06) of the **smaller** of line 16 **or** the value of your traditional IRAs on December 31, 2021 (including 2021 contributions made in 2022). Include this amount on Schedule 2 (Form 1040), line 8			17	

Part IV **Additional Tax on Excess Contributions to Roth IRAs.** Complete this part if you contributed more to your Roth IRAs for 2021 than is allowable or you had an amount on line 25 of your 2020 Form 5329.

18	Enter your excess contributions from line 24 of your 2020 Form 5329. See instructions. If zero, go to line 23			18	
19	If your Roth IRA contributions for 2021 are less than your maximum allowable contribution, see instructions. Otherwise, enter -0-	19			
20	2021 distributions from your Roth IRAs (see instructions)	20			
21	Add lines 19 and 20			21	
22	Prior year excess contributions. Subtract line 21 from line 18. If zero or less, enter -0-			22	
23	Excess contributions for 2021 (see instructions)			23	
24	Total excess contributions. Add lines 22 and 23			24	
25	**Additional tax.** Enter 6% (0.06) of the **smaller** of line 24 **or** the value of your Roth IRAs on December 31, 2021 (including 2021 contributions made in 2022). Include this amount on Schedule 2 (Form 1040), line 8			25	

For Privacy Act and Paperwork Reduction Act Notice, see your tax return instructions. Cat. No. 13329Q Form **5329** (2021)

Available portion. The available portion of your affected investment is the amount of payments remaining after they have been reduced or suspended because of state insurer delinquency proceedings.

Make up of shortfall in distribution. If the payments to you under the contract increase because all or part of the reduction or suspension is canceled, you must make up the amount of any shortfall in a prior distribution because of the proceedings. You make up (reduce or eliminate) the shortfall with the increased payments you receive.

You must make up the shortfall by December 31 of the calendar year following the year that you receive increased payments.

Reporting Additional Taxes

Generally, you must use Form 5329 to report the tax on excess contributions, early distributions, and excess accumulations.

Filing a tax return. If you must file an individual income tax return, complete Form 5329 and attach it to your Form 1040, 1040-SR, or 1040-NR. Enter the total additional taxes due on Schedule 2 (Form 1040), line 8.

Not filing a tax return. If you don't have to file a return, but do have to pay one of the additional taxes mentioned earlier, file the completed Form 5329 with the IRS at the time and place you would have filed Form 1040, 1040-SR, or 1040-NR. Be sure to include your address on page 1 and your signature and date on page 2. Enclose, but don't attach, a check or money order payable to “United States Treasury” for the tax you owe, as shown on Form 5329. Write your social security number and “2021 Form 5329” on your check or money order.

Form 5329 not required. You don't have to use Form 5329 if any of the following situations exists.

- Distribution code 1 (early distribution) is correctly shown in box 7 of Form 1099-R. If you don't owe any other additional tax on a distribution, multiply the taxable part of the early distribution by 10% and enter the result on Schedule 2 (Form 1040), line 8. Enter “No” to the left of the line to indicate that you don't have to file Form 5329. However, if you owe this tax and also owe any other additional tax on a distribution, don't enter this 10% additional tax directly on your Form 1040, 1040-SR, or 1040-NR. You must file Form 5329 to report your additional taxes.
- If you rolled over part or all of a distribution from a qualified retirement plan, the part rolled over isn't subject to the tax on early distributions.
- You have a qualified disaster distribution.

2.

Roth IRAs

Reminders

Disaster relief. If you were affected by a qualified disaster, see chapter 3.

Designated Roth accounts. Designated Roth accounts are separate accounts under section 401(k), 403(b), or 457(b) plans that accept elective deferrals that are referred to as Roth contributions. These elective deferrals are included in your income, but qualified distributions from these accounts aren't included in your income. Designated Roth accounts aren't IRAs and shouldn't be confused with Roth IRAs. Contributions, up to their respective limits, can be made to Roth IRAs and designated Roth accounts according to your eligibility to participate. A contribution to one doesn't impact your eligibility to contribute to the other. See Pub. 575 for more information on designated Roth accounts.

Introduction

Regardless of your age, you may be able to establish and make nondeductible contributions to an individual retirement plan called a Roth IRA.

Contributions not reported. You don't report Roth IRA contributions on your return.

What Is a Roth IRA?

A Roth IRA is an individual retirement plan that, except as explained in this chapter, is subject to the rules that apply to a traditional IRA (defined next). It can be either an account or an annuity. Individual retirement accounts and annuities are described in *How Can a Traditional IRA Be Opened?* in chapter 1 of Pub. 590-A.

To be a Roth IRA, the account or annuity must be designated as a Roth IRA when it is opened. A deemed IRA can be a Roth IRA, but neither a SEP IRA nor a SIMPLE IRA can be designated as a Roth IRA.

Unlike a traditional IRA, you can't deduct contributions to a Roth IRA. But, if you satisfy the requirements, qualified distributions (discussed later) are tax free and you can leave amounts in your Roth IRA as long as you live.

Traditional IRA. A traditional IRA is any IRA that isn't a Roth IRA or SIMPLE IRA. Traditional IRAs are discussed in chapter 1.

Are Distributions Taxable?

You don't include in your gross income qualified distributions or distributions that are a return of your regular contributions from your Roth IRA(s). You also don't include distributions from your Roth IRA that you roll over tax free into another Roth IRA. You may have to include part of other distributions in your income. See *Ordering Rules for Distributions*, later.

Basis of distributed property. The basis of property distributed from a Roth IRA is its fair market value on the date of distribution, whether or not the distribution is a qualified distribution.

Withdrawals of contributions by due date. If you withdraw contributions (including any net earnings on the contributions) by the due date of your return for the year in which you made the contribution, the contributions are treated as if you never made them. If you have an extension of time to file your return, you can withdraw the contributions and earnings by the extended due date. The withdrawal of contributions is tax free, but you must include the earnings on the contributions in income for the year in which you made the contributions.

What Are Qualified Distributions?

A qualified distribution is any payment or distribution from your Roth IRA that meets the following requirements.

1. It is made after the 5-year period beginning with the first tax year for which a contribution was made to a Roth IRA set up for your benefit.
2. The payment or distribution is:
   a. Made on or after the date you reach age 59½,
   b. Made because you are disabled (defined earlier),
   c. Made to a beneficiary or to your estate after your death, or
   d. One that meets the requirements listed under *First home* under *Exceptions* in chapter 1 (up to a $10,000 lifetime limit).

TIP *If you were affected by a qualified disaster, see* chapter 3.

Additional Tax on Early Distributions

If you receive a distribution that isn't a qualified distribution, you may have to pay the 10% additional tax on early distributions as explained in the following paragraphs.

Distributions of conversion and certain rollover contributions within 5-year period. If, within the 5-year period starting with the first day of your tax year in which you convert an amount from a traditional IRA or roll over an amount from a qualified retirement plan to a Roth IRA, you

take a distribution from a Roth IRA, you may have to pay the 10% additional tax on early distributions. You must generally pay the 10% additional tax on any amount attributable to the part of the amount converted or rolled over (the conversion or rollover contribution) that you had to include in income (recapture amount). A separate 5-year period applies to each conversion and rollover. See *Ordering Rules for Distributions*, later, to determine the recapture amount, if any.

The 5-year period used for determining whether the 10% early distribution tax applies to a distribution from a conversion or rollover contribution is separately determined for each conversion and rollover, and isn't necessarily the same as the 5-year period used for determining whether a distribution is a qualified distribution. See *What Are Qualified Distributions*, earlier.

For example, if a calendar-year taxpayer makes a conversion contribution on February 25, 2021, and makes a regular contribution for 2020 on the same date, the 5-year period for the conversion begins January 1, 2021, while the 5-year period for the regular contribution begins on January 1, 2020.

Unless one of the exceptions listed later applies, you must pay the additional tax on the portion of the distribution attributable to the part of the conversion or rollover contribution that you had to include in income because of the conversion or rollover.

You must pay the 10% additional tax in the year of the distribution, even if you had included the conversion or rollover contribution in an earlier year. You must also pay the additional tax on any portion of the distribution attributable to earnings on contributions.

Other early distributions. Unless one of the exceptions listed below applies, you must pay the 10% additional tax on the taxable part of any distributions that aren't qualified distributions.

Exceptions. You may not have to pay the 10% additional tax in the following situations.

- You have reached age 59½.
- You are totally and permanently disabled.
- You are the beneficiary of a deceased IRA owner.
- You use the distribution to buy, build, or rebuild a first home.
- The distributions are part of a series of substantially equal payments.
- You have unreimbursed medical expenses that are more than 7.5% of your AGI (defined earlier) for the year.
- You are paying medical insurance premiums during a period of unemployment.
- The distributions aren't more than your qualified higher education expenses.
- The distribution is due to an IRS levy of the IRA or retirement plan.
- The distribution is a qualified reservist distribution.

Most of these exceptions are discussed earlier in chapter 1 under *Early Distributions*.

TIP *If you were affected by a qualified disaster, see* chapter 3.

Ordering Rules for Distributions

If you receive a distribution from your Roth IRA that isn't a qualified distribution, part of it may be taxable. There is a set order in which contributions (including conversion contributions and rollover contributions from qualified retirement plans) and earnings are considered to be distributed from your Roth IRA. For these purposes, disregard the withdrawal of excess contributions and the earnings on them (discussed under *What if You Contribute Too Much?* in chapter 2 of Pub. 590-A). Order the distributions as follows.

1. Regular contributions.
2. Conversion and rollover contributions, on a first-in, first-out basis (generally, total conversions and rollovers from the earliest year first). See *Aggregation (grouping and adding) rules*, later. Take these conversion and rollover contributions into account as follows.
   a. Taxable portion (the amount required to be included in gross income because of the conversion or rollover) first.
   b. Nontaxable portion.
3. Earnings on contributions.

Disregard rollover contributions from other Roth IRAs for this purpose.

Aggregation (grouping and adding) rules. Determine the taxable amounts distributed (withdrawn), distributions, and contributions by grouping and adding them together as follows.

- Add together all distributions from all your Roth IRAs during the year.
- Add together all regular contributions made for the year (including contributions made after the close of the year, but before the due date of your return). Add this total to the total undistributed regular contributions made in prior years.
- Add together all conversion and rollover contributions made during the year. For purposes of the ordering rules, in the case of any conversion or rollover in which the conversion or rollover distribution is made in 2021 and the conversion or rollover contribution is made in 2022, treat the conversion or rollover contribution as contributed before any other conversion or rollover contributions made in 2022.

Add any recharacterized contributions that end up in a Roth IRA to the appropriate contribution group for the year that the original contribution would have been taken into account if it had been made directly to the Roth IRA.

Disregard any recharacterized contribution that ends up in an IRA other than a Roth IRA for the purpose of

grouping (aggregating) both contributions and distributions. Also, disregard any amount withdrawn to correct an excess contribution (including the earnings withdrawn) for this purpose.

Example. On October 15, 2017, Justin converted all $80,000 in his traditional IRA to his Roth IRA. His Forms 8606 from prior years show that $20,000 of the amount converted is his basis.

Justin included $60,000 ($80,000 – $20,000) in his gross income.

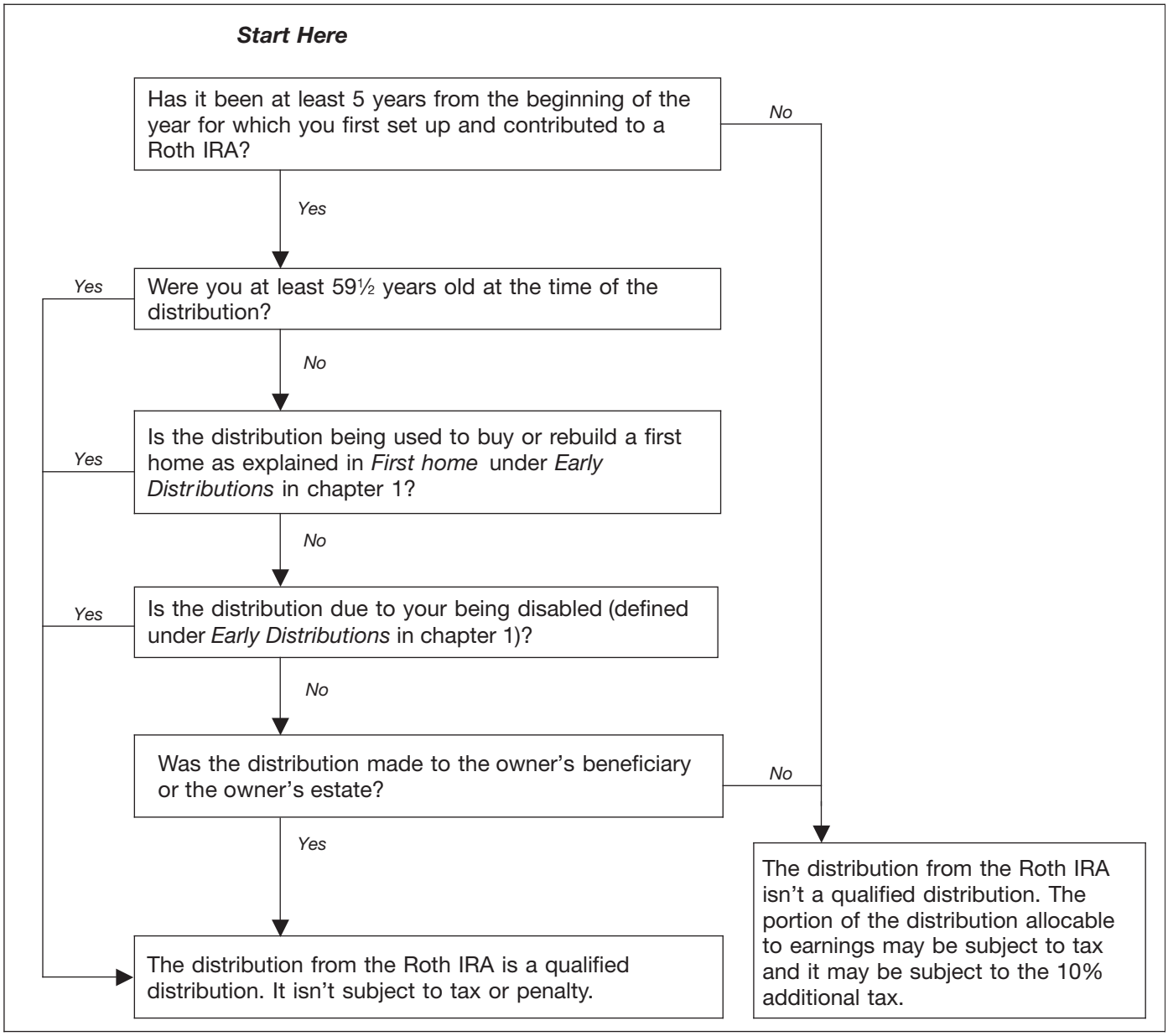
On February 23, 2021, Justin made a regular contribution of $5,000 to a Roth IRA. On November 8, 2021, at age 60, Justin took a $7,000 distribution from his Roth IRA.

The first $5,000 of the distribution is a return of Justin's regular contribution and isn't includible in his income.

The next $2,000 of the distribution isn't includible in income because it was included previously.

Figuring your recapture amount. If you had an early distribution from your Roth IRAs in 2021, you must allocate the early distribution by using the Recapture Amount—Allocation Chart located in Appendix C.

Figure 2-1. **Is the Distribution From Your Roth IRA a Qualified Distribution?**



Illustrated Recapture Amount—Allocation Chart

Enter the amount from your 2021 Form 8606, line 19 . . . . . **$85,500**

Before you begin: You will need your prior year Form(s) 8606 and income tax return(s) if you entered an amount on any line(s) as indicated below.

You will now allocate the amount you entered above (2021 Form 8606, line 19) in the order shown, to the amounts on the lines listed below (to the extent a prior year distribution wasn't allocable to the amount). The maximum amount you can enter on each line below is the amount entered on the referenced lines of the form for that year. **Note.** Once you have allocated the full amount from your 2021 Form 8606, line 19, **STOP**. See the *Example* below.

Tax Year	Your Form			
2021	Form 8606, line 20	**$10,000**	Form 8606, line 22	**$55,500**
2005	Form 8606, line 18	**$10,000**	Form 8606, line 17	**$-0-**
2016	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	**$20,000**	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	**$20,000**
2021	Form 8606, line 25c			

* Only include those amounts rolled over to a Roth IRA.

** Only include any contributions (usually box 5 of Form 1099-R) that were taxable to you when made and rolled over to a Roth IRA.

Amount to include on Form 5329, line 1. Include on line 1 of your 2021 Form 5329 the following four amounts from the Recapture Amount—Allocation Chart that you filled out.

- The amount you allocated to line 20 of your 2021 Form 8606.
- The amount(s) allocated to your 2015 through 2021 Forms 8606, line 18.
- The amount(s) allocated to your 2021 and 2020 Forms 1040, 1040-SR or 1040-NR, line 5b; 2019 Form 1040 or 1040-SR, line 4d; your 2018 Form 1040, line 4b; your 2016 and 2017 Forms 1040, line 16b; Forms 1040A, line 12b; or 2015 through 2019 Forms 1040-NR, line 17b.
- The amount from your 2021 Form 8606, line 25c.

Also, include any amount you allocated to line 20 of your 2021 Form 8606 on your 2021 Form 5329, line 2, and enter exception number 09.

Example. Ishmael, age 32, opened a Roth IRA in 2000. He made the following transactions into his Roth IRA.

- In 2005, he converted $10,000 from his traditional IRA into his Roth IRA. He filled out a 2005 Form 8606 and attached it to his 2005 Form 1040. He entered $0 on line 17 of Form 8606 because he took a deduction for all the contributions to the traditional IRA; therefore, he has no basis. He entered $10,000 on line 18 of Form 8606. He also entered zero on Form 1040, line 15a, and $10,000 on line 15b.
- In 2016, he rolled over the balance of his qualified retirement plan, $20,000, into a Roth IRA when he changed jobs. He used a 2016 Form 1040 to file his taxes. He entered $20,000 on line 16a of Form 1040 because that was the amount reported in box 1 of his 2016 Form 1099-R. Box 5 of his 2016 Form 1099-R reported $0 because he didn't make any after-tax contributions to the qualified retirement plan. He entered $20,000 on line 16b of Form 1040 because that is the taxable amount that was rolled over in 2016.

The total balance in his Roth IRA as of January 1, 2021, was $105,000 ($50,000 in contributions from 2000 through 2020 + $10,000 from the 2005 conversion + $20,000 from the 2016 rollover + $25,000 from earnings). He hasn't taken any early distribution from his Roth IRA before 2021. In 2021, he made a contribution of $5,500 to his Roth IRA.

In August of 2021, he took a $85,500 early distribution from his Roth IRA to use as a down payment on the purchase of his first home. See his filled out Illustrated Recapture Amount—Allocation Chart to see how he allocated the amounts from the above transactions. Based on his allocation, he would enter $20,000 on his 2021 Form 5329, line 1 (see *Amount to include on Form 5329, line 1*, earlier). He should also report $10,000 on his 2021 Form 5329, line 2, and enter exception 09 because that amount isn't subject to the 10% additional tax on early distributions.

How Do You Figure the Taxable Part?

To figure the taxable part of a distribution that isn't a qualified distribution, complete Form 8606, Part III.

Must You Withdraw or Use Assets?

You aren't required to take distributions from your Roth IRA at any age. The minimum distribution rules that apply to traditional IRAs don't apply to Roth IRAs while the owner is alive. However, after the death of a Roth IRA owner, certain of the minimum distribution rules that apply to traditional IRAs also apply to Roth IRAs as explained later under *Distributions After Owner's Death*.

Minimum distributions. You can't use your Roth IRA to satisfy minimum distribution requirements for your traditional IRA. Nor can you use distributions from traditional IRAs for required distributions from Roth IRAs. See *Distributions to beneficiaries*, later.

Distributions After Owner's Death

If a Roth IRA owner dies, the minimum distribution rules that apply to traditional IRAs apply to Roth IRAs as though the Roth IRA owner died before his or her required beginning date. See *When Can You Withdraw or Use Assets?* in chapter 1.

Distributions to beneficiaries. Generally, the entire interest in the Roth IRA must be distributed by the end of the 5th or 10th calendar year, as applicable, after the year of the owner's death unless the interest is payable to an eligible designated beneficiary over the life or life expectancy of the eligible designated beneficiary. See *When Must You Withdraw Assets? (Required Minimum Distributions)* in chapter 1.

If paid as an annuity, the entire interest must be payable over a period not greater than the designated beneficiary's life expectancy and distributions must begin before the end of the calendar year following the year of death. Distributions from another Roth IRA can't be substituted for these distributions unless the other Roth IRA was inherited from the same decedent.

If the sole beneficiary is the spouse, he or she can either delay distributions until the decedent would have reached age 72 or treat the Roth IRA as his or her own.

Combining with other Roth IRAs. A beneficiary can combine an inherited Roth IRA with another Roth IRA maintained by the beneficiary only if the beneficiary either:

- Inherited the other Roth IRA from the same decedent, or
- Was the spouse of the decedent and the sole beneficiary of the Roth IRA and elects to treat it as his or her own IRA.

Distributions that aren't qualified distributions. If a distribution to a beneficiary isn't a qualified distribution, it is generally includible in the beneficiary's gross income in the same manner as it would have been included in the owner's income had it been distributed to the IRA owner when he or she was alive.

If the owner of a Roth IRA dies before the end of:

- The 5-year period beginning with the first tax year for which a contribution was made to a Roth IRA set up for the owner's benefit, or
- The 5-year period starting with the year of a conversion contribution from a traditional IRA or a rollover from a qualified retirement plan to a Roth IRA,

each type of contribution is divided among multiple beneficiaries according to the pro-rata share of each. See *Ordering Rules for Distributions*, earlier in this chapter under *Are Distributions Taxable*.

Example. When Ms. Hibbard died in 2021, her Roth IRA contained regular contributions of $4,000, a conversion contribution of $10,000 that was made in 2017, and earnings of $2,000. No distributions had been made from her IRA. She had no basis in the conversion contribution in 2017.

When she established this Roth IRA (her first) in 2017, she named each of her four children as equal beneficiaries. Each child will receive one-fourth of each type of contribution and one-fourth of the earnings. An immediate distribution of $4,000 to each child will be treated as $1,000 from regular contributions, $2,500 from conversion contributions, and $500 from earnings.

In this case, because the distributions are made before the end of the applicable 5-year period for a qualified distribution, each beneficiary includes $500 in income for 2021. The 10% additional tax on early distributions doesn't apply because the distribution was made to the beneficiaries as a result of the death of the IRA owner.

CAUTION *If distributions from an inherited Roth IRA are less than the required minimum distribution for the year, discussed in chapter 1 under* When Must You Withdraw Assets? (Required Minimum Distributions)*, you may have to pay a 50% excise tax for that year on the amount not distributed as required. For the tax on excess accumulations (insufficient distributions), see* Excess Accumulations (Insufficient Distributions) *under* What Acts Result in Penalties or Additional Taxes? *in chapter 1. If this applies to you, substitute "Roth IRA" for "traditional IRA" in that discussion.*

3.

Disaster-Related Relief

Introduction

Special rules apply to tax-favored withdrawals, income inclusion, and repayments for individuals who suffered economic losses as a result of certain major disasters that occurred in 2018, 2019, and 2020. See *Qualified 2018, 2019, and 2020 disaster distributions*, later, for more information.

Special rules also apply to tax-favored withdrawals, income inclusion, and repayments for individuals who suffered economic losses as a result of certain disasters in 2017.

The principles set forth in Notice 2005-92, 2005-51 I.R.B. 1165, available at *IRS.gov/IRB/2005-51_IRB* (which provides guidance on the tax-favored treatment of distributions for victims of Hurricane Katrina), and Notice 2020-50, 2020-28 I.R.B. 35, available at *IRS.gov/IRB/2020-28_IRB* (which provides guidance on the tax-favored treatment of distributions for individuals impacted by the coronavirus pandemic), generally also apply to these rules.

If you received a qualified disaster distribution (defined later), it is taxable, but isn't subject to the 10% additional tax on early distributions. The taxable amount is figured in the same manner as other IRA distributions. However, the distribution is included in income ratably over 3 years unless you elect to report the entire amount in the year of distribution. For example, if you received a $60,000 qualified disaster distribution in 2020, you can include $20,000 in your income in 2020, 2021, and 2022. However, you can elect to include the entire distribution in your income in the year it was received. Also, you can repay the distribution and not be taxed on the distribution. See *Qualified Disaster Distributions*, later.

If you received a distribution from an eligible retirement plan to purchase or construct a main home but didn't purchase or construct a main home because of certain major disasters in 2018, 2019, or 2020, you may be able to repay the distribution and not pay income tax or the 10% additional tax on early distributions. See *Repayment of Qualified 2018, 2019, and 2020 Distributions for the Purchase or Construction of a Main Home*, later.

Use Forms 8915-C, 8915-D, and 8915-F to report qualified disaster distributions and repayments. Also report repayments of qualified distributions for home purchases and construction that were canceled because of qualified 2018, 2019, or 2020 disasters on Form 8915-C, 8915-D, or 8915-F, as applicable.

Qualified Disaster Distributions

Qualified 2017 disaster distribution. A qualified 2017 disaster distribution is any distribution you received from an eligible retirement plan if all of the following conditions apply.

1. The distribution was made:
   a. After August 22, 2017, and before January 1, 2019, for Hurricane Harvey or Tropical Storm Harvey;
   b. After September 3, 2017, and before January 1, 2019, for Hurricane Irma;
   c. After September 15, 2017, and before January 1, 2019, for Hurricane Maria; or
   d. After October 7, 2017, and before January 1, 2019, for the California wildfires.
2. Your main home was located in a qualified disaster area listed below on the date or any date in the period shown for that area.
   a. August 23, 2017, for the Hurricane Harvey and Tropical Storm Harvey disaster area. For this purpose, that area includes the states of Texas and Louisiana.
   b. September 4, 2017, for the Hurricane Irma disaster area. For this purpose, that area includes the U.S. Virgin Islands and Puerto Rico; the states of Georgia, Florida, and South Carolina; and the Seminole Tribe of Florida and associated lands.
   c. September 16, 2017, for the Hurricane Maria disaster area. For this purpose, that area includes the U.S. Virgin Islands and Puerto Rico.
   d. October 8, 2017, to December 31, 2017, for the California wildfire disaster area. For this purpose, that area includes the state of California.
3. You sustained an economic loss because of the disaster(s) in (2) above.

If (1) through (3) above apply, you could generally designate any distribution (including a periodic payment or a required minimum distribution) from an eligible retirement plan (including IRAs) as a qualified 2017 disaster distribution, regardless of whether the distribution was made on account of Hurricane Harvey, Tropical Storm Harvey, Hurricane Irma, Hurricane Maria, or the California wildfires. Qualified 2017 disaster distributions were permitted without regard to your need or the actual amount of your economic loss.

Qualified 2018, 2019, and 2020 disaster distributions. The definition of a qualified disaster distribution has been expanded to include distributions made from an eligible retirement plan to an individual whose main home was in a qualified disaster area (described next) at any time

during that disaster's incident period and who sustained an economic loss because of the disaster.

Qualified disaster area. A qualified disaster area is any area with respect to which a major disaster was declared after 2017 and before February 26, 2021, by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, except the California wildfire disaster area defined in the Bipartisan Budget Act of 2018, or any area with respect to which a major disaster has been declared solely due to COVID-19.

Incident period. The incident period for any qualified disaster is the period specified by the Federal Emergency Management Agency (FEMA) as the period during which the disaster occurred, but not including any dates before 2018. Under current legislation, this includes those disasters that occurred on or after December 28, 2020, and continued no later than January 26, 2021.

Qualified disaster distribution. Qualified disaster distributions for 2018, 2019, and 2020 disasters are those distributions from an eligible retirement plan:

1. Made on or after the first day of the incident period of a qualified disaster and before June 17, 2020 (before June 25, 2021, for a qualified 2020 disaster);
2. Made to an individual whose main home at any time during the incident period of such qualified disaster was in the qualified disaster area; and
3. That individual sustained an economic loss because of the disaster.

Economic loss. Qualified disaster distributions are permitted without regard to your need or the actual amount of your economic loss. Examples of an economic loss include, but aren't limited to:

1. Loss, damage to, or destruction of real or personal property from fire, flooding, looting, vandalism, theft, wind, or other cause;
2. Loss related to displacement from your home; or
3. Loss of livelihood due to temporary or permanent layoffs.

Distribution limit for 2018, 2019, and 2020 disaster distributions. The total of your qualified disaster distributions from all plans is limited to $100,000 per disaster for certain major disasters that occurred in 2018, 2019, and 2020. If you take distributions from more than one type of plan, such as a 401(k) plan and an IRA, and the total amount of your distributions exceeds $100,000 for a single disaster, you may allocate the $100,000 limit among the plans by any reasonable method you choose.

Example. In 2020, you received a distribution of $50,000. In 2021, you receive a distribution of $125,000 for the same disaster. Separately, each distribution meets the requirements for a qualified disaster distribution. If you decide to treat the entire $50,000 received in 2020 as a qualified disaster distribution, only $50,000 of the 2021 distribution can be treated as a qualified disaster distribution for the same disaster.

Eligible retirement plan. An eligible retirement plan can be any of the following.

- A qualified pension, profit-sharing, or stock bonus plan (including a 401(k) plan).
- The federal Thrift Savings Plan.
- A qualified annuity plan.
- A tax-sheltered annuity contract.
- A governmental section 457 deferred compensation plan.
- A traditional, SEP, SIMPLE, or Roth IRA.

Main home. Generally, your main home is the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service, evacuation, or vacation, won't change your main home.

Taxation of Qualified Disaster Distributions

Qualified disaster distributions are included in income in equal amounts over 3 years. However, if you elect, you can include the entire distribution in your income in the year it was received.

Qualified disaster distributions aren't subject to the 10% additional tax (or the additional 25% tax for certain distributions from SIMPLE IRAs) on early distributions from qualified retirement plans (including IRAs). Also, if you are receiving substantially equal periodic payments from a qualified retirement plan, the receipt of a qualified disaster distribution from that plan won't be treated as a change in those substantially equal payments merely because of the qualified disaster distribution. However, any distributions you received in excess of the $100,000 qualified disaster distribution limit may be subject to the additional tax on early distributions.

Repayment of Qualified Disaster Distributions

If you choose, you can generally repay any portion of a qualified disaster distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified disaster distribution made on account of a hardship from a retirement plan. However, see *Exceptions*, later, for qualified disaster distributions you cannot repay.

You have 3 years from the day after the date you received the qualified disaster distribution to make a repayment. The amount of your repayment can't be more than the amount of the original distribution. Amounts that are repaid are treated as trustee-to-trustee transfers and are not included in income. Also, for purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

For more information on how to report distributions and repayments, see the Instructions for Form 8915-B (in the case of qualified 2017 disasters), the Instructions for Form 8915-C (in the case of qualified 2018 disasters), the Instructions for Form 8915-D (in the case of qualified 2019 disasters), or the Instructions for Form 8915-F (in the case of qualified distributions received in 2020 and later years).

Exceptions. You cannot repay the following types of distributions.

1. Qualified disaster distributions received as a beneficiary (other than as a surviving spouse).
2. Required minimum distributions.
3. Periodic payments (other than from an IRA) that are for:
   a. A period of 10 years or more,
   b. Your life or life expectancy, or
   c. The joint lives or joint life expectancies of you and your beneficiary.

Repayment of distributions if reporting under the 1-year election. If you elect to include all of your qualified disaster distributions received in a year in income for that year and then repay any portion of the distribution during the allowable 3-year period, the amount repaid will reduce the amount included in income for the year of distribution. If the repayment is made after the due date (including extensions) for your return for the year of distribution, you will need to file, with an amended return, a revised Form 8915-B (if the repayment is for a qualified 2017 disaster distribution), a revised Form 8915-C (if the repayment is for a qualified 2018 disaster distribution), a revised Form 8915-D (if the repayment is for a qualified 2019 disaster distribution), or a revised Form 8915-F (in the case of qualified distributions received in 2020 and later years). See *Amending Your Return*, later.

Example. Maria received a $45,000 qualified disaster distribution on November 1, 2020. After receiving reimbursement from her insurance company for a casualty loss, Maria repays $45,000 of the qualified distribution on March 31, 2021. She reported the distribution and the repayment on Form 8915-E, which she filed with her timely filed 2020 tax return. As a result, no portion of the distribution is included in income on her return.

Repayment of qualified disaster distributions if reporting under the 3-year method. If you are reporting the qualified disaster distribution in income over a 3-year period and you repay any portion of the qualified disaster distribution to an eligible retirement plan before filing your 2020 tax return, the repayment will reduce the portion of the distribution that is included in income in 2020. If you repay a portion after the due date (including extensions) for filing your 2020 return, the repayment will reduce the portion of the distribution that is included in income on your 2021 return, unless you are eligible to amend your 2018, 2019, or 2020 return, as applicable. If, during a year in the 3-year period, you repay more than is otherwise includible in income for that year, the excess may be carried forward or back to reduce the amount included in income for the year.

Example. John received a $90,000 qualified disaster distribution from his pension plan on November 15, 2019. He doesn't elect to include the entire distribution in his 2019 income, but elects to include $30,000 on each of his 2019, 2020, and 2021 returns. On November 10, 2020, John repays $45,000. He makes no other repayments during the allowable 3-year period. John may report the distribution and repayment in either of the following ways.

- Report $0 in income on his 2020 return, and carry the $15,000 excess repayment ($45,000 – $30,000) forward to 2021 and reduce the amount reported in that year to $15,000.
- Report $0 in income on his 2020 return, report $30,000 on his 2021 return, and file an amended return for 2019 to reduce the amount previously included in income to $15,000 ($30,000 – $15,000).

Repayment of Qualified 2018, 2019, and 2020 Distributions for the Purchase or Construction of a Main Home

If you received a qualified distribution to purchase or construct a main home in certain major disaster areas, you can repay all or any part of that distribution to an eligible retirement plan during the period beginning on the first day of the incident period of a qualified disaster and ending on June 17, 2020 (June 25, 2021, for qualified 2020 distributions).

To be a qualified distribution, the distribution must meet all of the following requirements.

1. The distribution is a hardship distribution from a 401(k) plan, a hardship distribution from a tax-sheltered annuity plan (403(b) plan), or a qualified first-time homebuyer distribution from an IRA.
2. The distribution was received during the period beginning on the date which is 180 days before the first day of the incident period of the qualified disaster and ending on the date which is 30 days after the last day of such incident period.
3. The distribution was to be used to purchase or construct a main home in the disaster area and was not purchased or constructed because of the disaster.

Any amount that is repaid during the period beginning on the first day of the incident period of such qualified disaster and ending on June 17, 2020 (June 25, 2021, for qualified 2020 distributions), is treated as a trustee-to-trustee transfer and is not included in income. Also, for purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

A qualified distribution not repaid before June 18, 2020 (June 25, 2021, for qualified 2020 distributions), may be

taxable for 2020 (the year distributed) and subject to the additional 10% tax (or the additional 25% tax for certain SIMPLE IRAs) on early distributions.

See Form 8915-C (for qualified 2018 disaster distributions), Form 8915-D (for qualified 2019 disaster distributions), or Form 8915-F (for qualified 2020 disaster distributions) if you received a qualified distribution that you repaid, in whole or in part, before June 18, 2020 (June 25, 2021, for qualified 2020 distributions).

Amending Your Return

If, after filing your original return, you make a repayment, the repayment may reduce the amount of your qualified disaster distributions that were previously included in income. Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

If you make a repayment by the due date of your original return (including extensions), include the repayment on your amended return.

If you make a repayment after the due date of your original return (including extensions), include it on your amended return only if either of the following applies.

- You elected to include all of your qualified disaster distributions in income in the year of the distribution (not over 3 years) on your original return.
- The amount of the repayment exceeds the portion of the qualified disaster distributions that are includible in income for 2021 and you choose to carry the excess back to your 2019 or 2020 tax return.

Example. You received a qualified disaster distribution in the amount of $90,000 on October 16, 2019. You choose to spread the $90,000 over 3 years ($30,000 in income for 2019, 2020, and 2021). On November 19, 2021, you make a repayment of $45,000. For 2021, none of the qualified disaster distribution is includible in income. The excess repayment of $15,000 can be carried back to 2020 or 2019, as applicable.

File Form 1040-X to amend a return you have already filed. Generally, Form 1040-X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later.

Coronavirus-Related Distributions

In tax year 2020, you were able to take a coronavirus-related distribution from a retirement plan if that distribution was made:

1. Before December 31, 2020; and
2. To a qualified individual.

Generally, you were a qualified individual if you, your spouse, or your dependent was diagnosed with the virus SARS-Covid-2 or with coronavirus disease 2019 or if you experienced adverse financial consequences as a result of the coronavirus pandemic.

Repayment of Qualified Coronavirus-Related Distributions

The 1-year election. If you made a qualified coronavirus-related distribution before December 31, 2020, you could elect to include all that distribution in your income for 2020 and then repay any portion of it during the allowable 3-year period. The amount repaid reduces the amount included in income for the year of the distribution.

The 3-year election. If you are reporting the qualified coronavirus-related distribution in income over a 3-year period and, during a year in the 3-year period, you repay more than is otherwise includible income for that year, the excess may be carried forward or back to reduce the amount included in income for the year.

If the repayment is made after the due date (including extensions) for your return for the year of distribution, you will need to file with an amended return, a revised Form 8915-F. See *Amending Your Return*, earlier.

Example. John received a $90,000 qualified coronavirus-related distribution from his IRA on March 15, 2020. He elected to include $30,000 on each of his 2020, 2021, and 2022 tax returns. John repaid $45,000 on November 10, 2020. He makes no other repayments during the allowable 3-year period. John reported $0 in income on his 2020 return and carried the $15,000 excess repayment ($45,000 – $30,000) to 2021 and reduces the amount he reports to $15,000. John will report $30,000 on his 2022 tax return.

Mandatory 60-day extension. Certain taxpayers affected by a federally declared disaster that occurs after December 20, 2019, may be eligible for a mandatory 60-day extension for certain tax deadlines such as filing or paying income, excise, and employment taxes; and making contributions to a traditional IRA or Roth IRA.

The period beginning on the earliest incident date specified in the disaster declaration and ending on the date that is 60 days after either the earliest incident date or the date of the declaration, whichever is later, is the period during which the deadlines are postponed.

For information about disaster relief available in your area, including extensions, go to *IRS News Around the Nation*.

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* 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.

CAUTION *For 2021, if you received an Economic Impact Payment (EIP), refer to your Notice 1444-C, Your 2021 Economic Impact Payment. If you received Advance Child Tax Credit payments, refer to your Letter 6419.*

Free options for tax preparation. Go to *IRS.gov* to see your options for preparing and filing your return online or in your local community, if you qualify, which include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using brand-name tax-preparation-and-filing software or Free File fillable forms. However, state tax preparation may not be available through Free File. Go to *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*, 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*, download the free IRS2Go app, or call 888-227-7669 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* (*MilitaryOneSource.mil/Tax*).

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

Using online tools to help prepare your return. Go to *IRS.gov/Tools* for the following.

- The *Earned Income Tax Credit Assistant* (*IRS.gov/EITCAssistant*) determines if you're eligible for the earned income credit (EIC).
- The *Online EIN Application* (*IRS.gov/EIN*) helps you get an employer identification number (EIN) at no cost.
- The *Tax Withholding Estimator* (*IRS.gov/W4app*) makes it easier for everyone to pay the correct amount of tax during the year. The tool is a convenient, online way to check and tailor your withholding. It's more user-friendly for taxpayers, including retirees and self-employed individuals. The features include the following.
  - ► Easy to understand language.
  - ► The ability to switch between screens, correct previous entries, and skip screens that don't apply.
  - ► Tips and links to help you determine if you qualify for tax credits and deductions.
  - ► A progress tracker.
  - ► A self-employment tax feature.
  - ► Automatic calculation of taxable social security benefits.
- The *First-Time Homebuyer Credit Account Look-up* (*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 2021 tax changes and hundreds of 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 tax preparers, enrolled agents, certified public accountants (CPAs), attorneys, 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. 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.

Advance child tax credit payments. From July through December 2021, advance payments were sent automatically to taxpayers with qualifying children who met certain criteria. The advance child tax credit payments were early payments of up to 50% of the estimated child tax credit that taxpayers may properly claim on their 2021 returns. Go to *IRS.gov/AdvCTC* for more information about these payments and how they can affect your taxes.

Coronavirus. Go to *IRS.gov/Coronavirus* for links to information on the impact of the coronavirus, as well as tax relief available for individuals and families, small and large businesses, and tax-exempt organizations.

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*.
- *Youtube.com/irsvideosmultilingua*.
- *Youtube.com/irsvideosASL*.

Watching IRS videos. The IRS Video portal (*IRSVideos.gov*) 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* if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving our multilingual customers by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), other IRS offices, and every VITA/TCE 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.).

Getting tax forms and publications. Go to *IRS.gov/Forms* to view, download, or print all of the forms, instructions, and publications you may need. Or, you can go to *IRS.gov/OrderForms* to place an order.

Getting tax publications and instructions in eBook format. You can also download and view popular tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at *IRS.gov/eBooks*.

Note. 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* 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, your EIP amounts, 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.

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*.

Using direct deposit. The fastest way to receive a tax refund is to file electronically 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,

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* for more information on where to find a bank or credit union that can open an account online.

Getting a transcript of your return. The quickest way to get a copy of your tax transcript is to go to *IRS.gov/Transcripts*. Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a free copy of your transcript. If you prefer, you can order your transcript by calling 800-908-9946.

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, telephone calls, or social media channels to request 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*, 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*.

Ways to check on the status of your refund.

- Go to *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.

Note. The IRS can't issue refunds before mid-February 2022 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* 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* for more information about your options.

- Apply for an *online payment agreement* (*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* 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*.

Filing an amended return. You can now file Form 1040-X electronically with tax filing software to amend 2019 or 2020 Forms 1040 and 1040-SR. To do so, you must have e-filed your original 2019 or 2020 return. Amended returns for all prior years must be mailed. Go to *IRS.gov/Form1040X* for information and updates.

Checking the status of your amended return. Go to *IRS.gov/WMAR* to track the status of Form 1040-X amended returns.

Note. 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* to find additional information about responding to an IRS notice or letter.

You can use Schedule LEP, 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, when these are available. Once your Schedule LEP is processed, the IRS will determine your translation needs and provide you translations when available. If you have a disability requiring notices in an accessible format, see Form 9000.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS TAC. Go to *IRS.gov/LetUsHelp* for the topics people ask about most. If you still need help, IRS 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* 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*. Your local advocate's number is in your local directory and at *TaxpayerAdvocate.IRS.gov/Contact-Us*. You can also call them 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 them at *IRS.gov/SAMS*.

TAS for Tax Professionals

TAS can provide a variety of information for tax professionals, including tax law updates and guidance, TAS programs, and ways to let TAS know about systemic problems you've seen in your practice.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS. LITCs represent individuals whose income is below a certain level and need to resolve tax problems with the IRS, such as audits, appeals, and tax collection disputes. 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 eligible taxpayers. To find an LITC near you, go to *TaxpayerAdvocate.IRS.gov/about-us/Low-Income-Taxpayer-Clinics-LITC* or see IRS Pub. 4134, *Low Income Taxpayer Clinic List*.

Appendices

To help you complete your tax return, use the following appendices that include worksheets and tables.

1. **Appendices A-1 and A-2**—Worksheets for Determining Required Minimum Distributions.
2. **Appendix B**—Life Expectancy Tables. These tables are included to assist you in computing your required minimum distribution amount if you haven't taken all your assets from all your traditional IRAs before age 70½ or age 72, whichever applies.
   a. Table I (Single Life Expectancy).
   b. Table II (Joint Life and Last Survivor Expectancy).
   c. Table III (Uniform Lifetime).
3. **Appendix C**—Recapture Amount—Allocation Chart. This chart allocates amounts that comprise an early distribution.
4. **Appendix D**—Qualified Charitable Deduction Adjustment Worksheet. This worksheet makes the adjustment needed to figure the current year's allowable qualified charitable deduction.

Appendix A-1. Worksheet for Determining Required Minimum Distributions

Keep for Your Records

Age 72 Worksheet. Use this table if you were born after June 30, 1949.

1. Age	72	73	74	75	76
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

1. Age	77	78	79	80	81
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

1. Age	82	83	84	85	86
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

1. Age	87	88	89	90	91
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

[1] If you have more than one IRA, you must figure the required distribution separately for each IRA.

[2] Use the appropriate life expectancy or distribution period for each year and for each IRA.

[3] If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.

Appendix A-2. Worksheet for Determining Required Minimum Distributions

Keep for Your Records

Age 70½ Worksheet. Use this table if you were born before July 1, 1949.

1. Age	**70½**	**71½**	**72½**	**73½**	**74½**
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

1. Age	**75½**	**76½**	**77½**	**78½**	**79½**
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

1. Age	**80½**	**81½**	**82½**	**83½**	**84½**
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

1. Age	**85½**	**86½**	**87½**	**88½**	**89½**
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2[1]					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II[2]					
5. Required distribution (divide line 3 by line 4)[3]					

[1] If you have more than one IRA, you must figure the required distribution separately for each IRA.

[2] Use the appropriate life expectancy or distribution period for each year and for each IRA.

[3] If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.

Table I
(Single Life Expectancy)
(For Use by Beneficiaries)

Age	Life Expectancy	Age	Life Expectancy
0	84.6	30	55.3
1	83.7	31	54.4
2	82.8	32	53.4
3	81.8	33	52.5
4	80.8	34	51.5
5	79.8	35	50.5
6	78.8	36	49.6
7	77.9	37	48.6
8	76.9	38	47.7
9	75.9	39	46.7
10	74.9	40	45.7
11	73.9	41	44.8
12	72.9	42	43.8
13	71.9	43	42.9
14	70.9	44	41.9
15	69.9	45	41.0
16	69.0	46	40.0
17	68.0	47	39.0
18	67.0	48	38.1
19	66.0	49	37.1
20	65.0	50	36.2
21	64.1	51	35.3
22	63.1	52	34.3
23	62.1	53	33.4
24	61.1	54	32.5
25	60.2	55	31.6
26	59.2	56	30.6
27	58.2	57	29.8
28	57.3	58	28.9
29	56.3	59	28.0

Table I
(Single Life Expectancy)
(For Use by Beneficiaries)

Age	Life Expectancy	Age	Life Expectancy
60	27.1	91	5.3
61	26.2	92	4.9
62	25.4	93	4.6
63	24.5	94	4.3
64	23.7	95	4.0
65	22.9	96	3.7
66	22.0	97	3.4
67	21.2	98	3.2
68	20.4	99	3.0
69	19.6	100	2.8
70	18.8	101	2.6
71	18.0	102	2.5
72	17.2	103	2.3
73	16.4	104	2.2
74	15.6	105	2.1
75	14.8	106	2.1
76	14.1	107	2.1
77	13.3	108	2.0
78	12.6	109	2.0
79	11.9	110	2.0
80	11.2	111	2.0
81	10.5	112	2.0
82	9.9	113	1.9
83	9.3	114	1.9
84	8.7	115	1.8
85	8.1	116	1.8
86	7.6	117	1.6
87	7.1	118	1.4
88	6.6	119	1.1
89	6.1	120+	1.0
90	5.7		

Appendix B. Life Expectancy Tables (Continued)

Table II
(Joint Life and Last Survivor Expectancy)
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)

Ages	20	21	22	23	24	25	26	27	28	29
20	72.0	71.5	71.0	70.6	70.2	69.8	69.5	69.1	68.8	68.5
21	71.5	71.0	70.5	70.0	69.6	69.2	68.8	68.5	68.1	67.8
22	71.0	70.5	70.0	69.5	69.0	68.6	68.2	67.8	67.5	67.1
23	70.6	70.0	69.5	69.0	68.5	68.0	67.6	67.2	66.8	66.5
24	70.2	69.6	69.0	68.5	68.0	67.5	67.1	66.6	66.2	65.8
25	69.8	69.2	68.6	68.0	67.5	67.0	66.5	66.1	65.6	65.2
26	69.5	68.8	68.2	67.6	67.1	66.5	66.0	65.5	65.1	64.6
27	69.1	68.5	67.8	67.2	66.6	66.1	65.5	65.0	64.5	64.1
28	68.8	68.1	67.5	66.8	66.2	65.6	65.1	64.5	64.0	63.5
29	68.5	67.8	67.1	66.5	65.8	65.2	64.6	64.1	63.5	63.0
30	68.3	67.5	66.8	66.2	65.5	64.9	64.2	63.7	63.1	62.6
31	68.0	67.3	66.6	65.8	65.2	64.5	63.9	63.2	62.7	62.1
32	67.8	67.0	66.3	65.6	64.9	64.2	63.5	62.9	62.3	61.7
33	67.6	66.8	66.0	65.3	64.6	63.9	63.2	62.5	61.9	61.3
34	67.4	66.6	65.8	65.1	64.3	63.6	62.9	62.2	61.5	60.9
35	67.2	66.4	65.6	64.8	64.1	63.3	62.6	61.9	61.2	60.5
36	67.1	66.2	65.4	64.6	63.8	63.1	62.3	61.6	60.9	60.2
37	66.9	66.1	65.2	64.4	63.6	62.8	62.1	61.3	60.6	59.9
38	66.8	65.9	65.1	64.2	63.4	62.6	61.9	61.1	60.3	59.6
39	66.6	65.8	64.9	64.1	63.3	62.4	61.6	60.9	60.1	59.4
40	66.5	65.6	64.8	63.9	63.1	62.3	61.5	60.7	59.9	59.1
41	66.4	65.5	64.6	63.8	62.9	62.1	61.3	60.5	59.7	58.9
42	66.3	65.4	64.5	63.6	62.8	61.9	61.1	60.3	59.5	58.7
43	66.2	65.3	64.4	63.5	62.7	61.8	61.0	60.1	59.3	58.5
44	66.1	65.2	64.3	63.4	62.5	61.7	60.8	60.0	59.1	58.3
45	66.0	65.1	64.2	63.3	62.4	61.5	60.7	59.8	59.0	58.1
46	65.9	65.0	64.1	63.2	62.3	61.4	60.6	59.7	58.8	58.0
47	65.9	65.0	64.0	63.1	62.2	61.3	60.5	59.6	58.7	57.9
48	65.8	64.9	64.0	63.0	62.1	61.2	60.3	59.5	58.6	57.7
49	65.7	64.8	63.9	63.0	62.1	61.2	60.3	59.4	58.5	57.6
50	65.7	64.8	63.8	62.9	62.0	61.1	60.2	59.3	58.4	57.5
51	65.6	64.7	63.8	62.8	61.9	61.0	60.1	59.2	58.3	57.4
52	65.6	64.7	63.7	62.8	61.9	60.9	60.0	59.1	58.2	57.3
53	65.5	64.6	63.7	62.7	61.8	60.9	59.9	59.0	58.1	57.2
54	65.5	64.6	63.6	62.7	61.7	60.8	59.9	59.0	58.0	57.1
55	65.5	64.5	63.6	62.6	61.7	60.8	59.8	58.9	58.0	57.1
56	65.4	64.5	63.5	62.6	61.6	60.7	59.8	58.8	57.9	57.0
57	65.4	64.5	63.5	62.5	61.6	60.7	59.7	58.8	57.9	56.9
58	65.4	64.4	63.5	62.5	61.6	60.6	59.7	58.7	57.8	56.9
59	65.4	64.4	63.4	62.5	61.5	60.6	59.6	58.7	57.8	56.8

Appendix B. (Continued)

Table II (continued)
(Joint Life and Last Survivor Expectancy)
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)

Ages	20	21	22	23	24	25	26	27	28	29
60	65.3	64.4	63.4	62.4	61.5	60.5	59.6	58.7	57.7	56.8
61	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.6	57.7	56.7
62	65.3	64.3	63.4	62.4	61.4	60.5	59.5	58.6	57.6	56.7
63	65.3	64.3	63.3	62.4	61.4	60.5	59.5	58.6	57.6	56.7
64	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.6
65	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.5	56.6
66	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.6
67	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.5
68	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
69	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
70	65.2	64.2	63.2	62.2	61.3	60.3	59.4	58.4	57.4	56.5
71	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
72	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
73	65.1	64.2	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4
74	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
75	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
76	65.1	64.1	63.2	62.2	61.2	60.2	59.3	58.3	57.4	56.4
77	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
78	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
79	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
80	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
81	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
82	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
83	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
84	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
85	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
86	65.1	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
87	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
88	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
89	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
90	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
91	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
92	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
93	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
94	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
95	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
96	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
97	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
98	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
99	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**
100	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
101	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
102	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
103	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
104	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
105	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
106	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
107	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
108	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
109	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
110	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
111	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
112	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
113	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
114	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
115	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
116	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
117	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
118	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
119	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
120+	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
30	62.0	61.6	61.1	60.7	60.3	59.9	59.5	59.2	58.9	58.6
31	61.6	61.1	60.6	60.1	59.7	59.3	58.9	58.6	58.2	57.9
32	61.1	60.6	60.1	59.6	59.1	58.7	58.3	57.9	57.6	57.2
33	60.7	60.1	59.6	59.1	58.6	58.1	57.7	57.3	56.9	56.6
34	60.3	59.7	59.1	58.6	58.1	57.6	57.2	56.7	56.3	55.9
35	59.9	59.3	58.7	58.1	57.6	57.1	56.6	56.2	55.7	55.3
36	59.5	58.9	58.3	57.7	57.2	56.6	56.1	55.6	55.2	54.7
37	59.2	58.6	57.9	57.3	56.7	56.2	55.6	55.1	54.6	54.2
38	58.9	58.2	57.6	56.9	56.3	55.7	55.2	54.6	54.1	53.6
39	58.6	57.9	57.2	56.6	55.9	55.3	54.7	54.2	53.6	53.1
40	58.4	57.6	56.9	56.3	55.6	55.0	54.3	53.8	53.2	52.7
41	58.1	57.4	56.7	56.0	55.3	54.6	54.0	53.4	52.8	52.2
42	57.9	57.1	56.4	55.7	55.0	54.3	53.6	53.0	52.4	51.8
43	57.7	56.9	56.2	55.4	54.7	54.0	53.3	52.6	52.0	51.4
44	57.5	56.7	55.9	55.2	54.4	53.7	53.0	52.3	51.6	51.0
45	57.3	56.5	55.7	54.9	54.2	53.4	52.7	52.0	51.3	50.7
46	57.2	56.3	55.5	54.7	54.0	53.2	52.4	51.7	51.0	50.3
47	57.0	56.2	55.4	54.5	53.7	53.0	52.2	51.5	50.7	50.0
48	56.9	55.9	55.0	54.4	53.6	52.8	52.0	51.2	50.5	49.7

Appendix B. (Continued)

Table II (continued)
(Joint Life and Last Survivor Expectancy)
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)

Ages	30	31	32	33	34	35	36	37	38	39
49	56.7	55.9	55.0	54.2	53.4	52.6	51.8	51.0	50.2	49.5
50	56.6	55.8	54.9	54.1	53.2	52.4	51.6	50.8	50.0	49.2
51	56.5	55.6	54.8	53.9	53.1	52.2	51.4	50.6	49.8	49.0
52	56.4	55.5	54.7	53.8	52.9	52.1	51.3	50.4	49.6	48.8
53	56.3	55.4	54.6	53.7	52.8	52.0	51.1	50.3	49.5	48.6
54	56.2	55.3	54.5	53.6	52.7	51.8	51.0	50.1	49.3	48.5
55	56.2	55.3	54.4	53.5	52.6	51.7	50.9	50.0	49.1	48.3
56	56.1	55.2	54.3	53.4	52.5	51.6	50.7	49.9	49.0	48.2
57	56.0	55.1	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.0
58	56.0	55.0	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9
59	55.9	55.0	54.1	53.2	52.2	51.3	50.5	49.6	48.7	47.8
60	55.9	54.9	54.0	53.1	52.2	51.3	50.4	49.5	48.6	47.7
61	55.8	54.9	54.0	53.0	52.1	51.2	50.3	49.4	48.5	47.6
62	55.8	54.8	53.9	53.0	52.1	51.1	50.2	49.3	48.4	47.5
63	55.7	54.8	53.9	52.9	52.0	51.1	50.2	49.3	48.3	47.4
64	55.7	54.8	53.8	52.9	52.0	51.0	50.1	49.2	48.3	47.4
65	55.7	54.7	53.8	52.8	51.9	51.0	50.1	49.1	48.2	47.3
66	55.6	54.7	53.7	52.8	51.9	50.9	50.0	49.1	48.2	47.2
67	55.6	54.7	53.7	52.8	51.8	50.9	50.0	49.0	48.1	47.2
68	55.6	54.6	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.1
69	55.6	54.6	53.7	52.7	51.8	50.8	49.9	49.0	48.0	47.1
70	55.5	54.6	53.6	52.7	51.7	50.8	49.9	48.9	48.0	47.0
71	55.5	54.6	53.6	52.7	51.7	50.8	49.8	48.9	47.9	47.0
72	55.5	54.5	53.6	52.6	51.7	50.8	49.8	48.9	47.9	47.0
73	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
74	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
75	55.5	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
76	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
77	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
78	55.4	54.5	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.8
79	55.4	54.5	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
80	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
81	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
82	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
83	55.4	54.4	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8
84	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
85	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
86	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.7
87	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
88	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
89	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
90	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
91	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
92	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
93	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
94	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
95	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
96	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
97	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
98	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
99	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
100	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
101	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
102	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
103	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
104	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
105	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
106	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
107	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
108	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
109	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
110	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
111	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
112	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
113	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
114	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
115	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
116	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
117	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
118	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
119	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
120+	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**40**	**41**	**42**	**43**	**44**	**45**	**46**	**47**	**48**	**49**
40	52.2	51.7	51.2	50.8	50.4	50.0	49.7	49.3	49.0	48.8
41	51.7	51.2	50.7	50.2	49.8	49.4	49.0	48.7	48.4	48.1
42	51.2	50.7	50.2	49.7	49.2	48.8	48.4	48.0	47.7	47.4
43	50.8	50.2	49.7	49.2	48.7	48.3	47.8	47.4	47.1	46.7
44	50.4	49.8	49.2	48.7	48.2	47.7	47.3	46.8	46.4	46.1
45	50.0	49.4	48.8	48.3	47.7	47.2	46.7	46.3	45.9	45.5
46	49.7	49.0	48.4	47.8	47.3	46.7	46.2	45.7	45.3	44.9
47	49.3	48.7	48.0	47.4	46.8	46.3	45.7	45.2	44.8	44.3

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**40**	**41**	**42**	**43**	**44**	**45**	**46**	**47**	**48**	**49**
48	49.0	48.4	47.7	47.1	46.4	45.9	45.3	44.8	44.3	43.8
49	48.8	48.1	47.4	46.7	46.1	45.5	44.9	44.3	43.8	43.3
50	48.5	47.8	47.1	46.4	45.7	45.1	44.5	43.9	43.3	42.8
51	48.3	47.5	46.8	46.1	45.4	44.7	44.1	43.5	42.9	42.3
52	48.0	47.3	46.5	45.8	45.1	44.4	43.8	43.1	42.5	41.9
53	47.8	47.1	46.3	45.6	44.8	44.1	43.4	42.8	42.1	41.5
54	47.7	46.9	46.1	45.3	44.6	43.8	43.1	42.5	41.8	41.2
55	47.5	46.7	45.9	45.1	44.3	43.6	42.9	42.2	41.5	40.8
56	47.3	46.5	45.7	44.9	44.1	43.4	42.6	41.9	41.2	40.5
57	47.2	46.3	45.5	44.7	43.9	43.1	42.4	41.6	40.9	40.2
58	47.1	46.2	45.4	44.5	43.7	42.9	42.2	41.4	40.7	39.9
59	46.9	46.1	45.2	44.4	43.6	42.8	42.0	41.2	40.4	39.7
60	46.8	46.0	45.1	44.3	43.4	42.6	41.8	41.0	40.2	39.5
61	46.7	45.8	45.0	44.1	43.3	42.4	41.6	40.8	40.0	39.2
62	46.6	45.7	44.9	44.0	43.1	42.3	41.5	40.6	39.8	39.0
63	46.5	45.7	44.8	43.9	43.0	42.2	41.3	40.5	39.7	38.9
64	46.5	45.6	44.7	43.8	42.9	42.1	41.2	40.4	39.5	38.7
65	46.4	45.5	44.6	43.7	42.8	41.9	41.1	40.2	39.4	38.6
66	46.3	45.4	44.5	43.6	42.7	41.8	41.0	40.1	39.3	38.4
67	46.3	45.4	44.4	43.5	42.6	41.8	40.9	40.0	39.1	38.3
68	46.2	45.3	44.4	43.5	42.6	41.7	40.8	39.9	39.0	38.2
69	46.2	45.2	44.3	43.4	42.5	41.6	40.7	39.8	38.9	38.1
70	46.1	45.2	44.3	43.3	42.4	41.5	40.6	39.7	38.8	38.0
71	46.1	45.1	44.2	43.3	42.4	41.5	40.6	39.7	38.8	37.9
72	46.0	45.1	44.2	43.2	42.3	41.4	40.5	39.6	38.7	37.8
73	46.0	45.1	44.1	43.2	42.3	41.4	40.4	39.5	38.6	37.7
74	46.0	45.0	44.1	43.2	42.2	41.3	40.4	39.5	38.6	37.7
75	45.9	45.0	44.1	43.1	42.2	41.3	40.3	39.4	38.5	37.6
76	45.9	45.0	44.0	43.1	42.2	41.2	40.3	39.4	38.5	37.5
77	45.9	45.0	44.0	43.1	42.1	41.2	40.3	39.3	38.4	37.5
78	45.9	44.9	44.0	43.0	42.1	41.2	40.2	39.3	38.4	37.5
79	45.9	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.3	37.4
80	45.9	44.9	43.9	43.0	42.1	41.1	40.2	39.2	38.3	37.4
81	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
82	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
83	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.2	37.3
84	45.8	44.9	43.9	42.9	42.0	41.0	40.1	39.2	38.2	37.3
85	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.3
86	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2
87	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**40**	**41**	**42**	**43**	**44**	**45**	**46**	**47**	**48**	**49**
88	45.8	44.8	43.9	42.9	42.0	41.0	40.0	39.1	38.2	37.2
89	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
90	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
91	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
92	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
93	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
94	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
95	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
96	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
97	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
98	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
99	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
100	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
101	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
102	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
103	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
104	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
105	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
106	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
107	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
108	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
109	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
110	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
111	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
112	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
113	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
114	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
115	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
116	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
117	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
118	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
119	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
120+	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**50**	**51**	**52**	**53**	**54**	**55**	**56**	**57**	**58**	**59**
50	42.3	41.8	41.4	40.9	40.6	40.2	39.8	39.5	39.2	39.0
51	41.8	41.3	40.8	40.4	40.0	39.6	39.2	38.9	38.6	38.3
52	41.4	40.8	40.3	39.9	39.4	39.0	38.6	38.2	37.9	37.6
53	40.9	40.4	39.9	39.4	38.9	38.4	38.0	37.6	37.3	36.9
54	40.6	40.0	39.4	38.9	38.4	37.9	37.5	37.1	36.7	36.3
55	40.2	39.6	39.0	38.4	37.9	37.4	36.9	36.5	36.1	35.7
56	39.8	39.2	38.6	38.0	37.5	36.9	36.5	36.0	35.5	35.1

Appendix B. (Continued)

Table II (continued)
(Joint Life and Last Survivor Expectancy)
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)

Ages	50	51	52	53	54	55	56	57	58	59
57	39.5	38.9	38.2	37.6	37.1	36.5	36.0	35.5	35.0	34.6
58	39.2	38.6	37.9	37.3	36.7	36.1	35.5	35.0	34.5	34.1
59	39.0	38.3	37.6	36.9	36.3	35.7	35.1	34.6	34.1	33.6
60	38.7	38.0	37.3	36.6	36.0	35.3	34.8	34.2	33.6	33.1
61	38.5	37.7	37.0	36.3	35.7	35.0	34.4	33.8	33.2	32.7
62	38.3	37.5	36.8	36.1	35.4	34.7	34.1	33.4	32.8	32.3
63	38.1	37.3	36.6	35.8	35.1	34.4	33.8	33.1	32.5	31.9
64	37.9	37.1	36.3	35.6	34.9	34.2	33.5	32.8	32.2	31.5
65	37.7	36.9	36.2	35.4	34.6	33.9	33.2	32.5	31.9	31.2
66	37.6	36.8	36.0	35.2	34.4	33.7	33.0	32.3	31.6	30.9
67	37.5	36.6	35.8	35.0	34.2	33.5	32.7	32.0	31.3	30.6
68	37.3	36.5	35.7	34.9	34.1	33.3	32.5	31.8	31.1	30.4
69	37.2	36.4	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.1
70	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9
71	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7
72	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5
73	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4
74	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2
75	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1
76	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0
77	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8
78	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7
79	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7
80	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6
81	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5
82	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4
83	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4
84	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3
85	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3
86	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2
87	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2
88	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
89	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
90	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1
91	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.9	29.0	28.1
92	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.8	29.0	28.1
93	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	29.0	28.1
94	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
95	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
96	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**50**	**51**	**52**	**53**	**54**	**55**	**56**	**57**	**58**	**59**
97	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
98	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
99	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
100	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
101	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
102	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
103	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
104	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
105	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
106	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
107	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
108	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
109	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
110	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
111	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
112	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
113	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
114	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
115	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
116	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
117	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
118	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
119	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
120+	36.2	35.3	34.3	33.4	32.5	31.6	30.6	29.8	28.9	28.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**60**	**61**	**62**	**63**	**64**	**65**	**66**	**67**	**68**	**69**
60	32.6	32.2	31.7	31.3	31.0	30.6	30.3	30.0	29.7	29.4
61	32.2	31.7	31.2	30.8	30.4	30.0	29.7	29.4	29.1	28.8
62	31.7	31.2	30.8	30.3	29.9	29.5	29.1	28.7	28.4	28.1
63	31.3	30.8	30.3	29.8	29.4	28.9	28.5	28.2	27.8	27.5
64	31.0	30.4	29.9	29.4	28.9	28.4	28.0	27.6	27.2	26.9
65	30.6	30.0	29.5	28.9	28.4	28.0	27.5	27.1	26.7	26.3
66	30.3	29.7	29.1	28.5	28.0	27.5	27.0	26.6	26.2	25.8
67	30.0	29.4	28.7	28.2	27.6	27.1	26.6	26.1	25.7	25.3
68	29.7	29.1	28.4	27.8	27.2	26.7	26.2	25.7	25.2	24.8
69	29.4	28.8	28.1	27.5	26.9	26.3	25.8	25.3	24.8	24.3
70	29.2	28.5	27.9	27.2	26.6	26.0	25.4	24.9	24.3	23.9
71	29.0	28.3	27.6	26.9	26.3	25.7	25.1	24.5	24.0	23.4
72	28.8	28.1	27.4	26.7	26.0	25.4	24.8	24.2	23.6	23.1
73	28.6	27.9	27.2	26.5	25.8	25.1	24.5	23.9	23.3	22.7
74	28.4	27.7	27.0	26.2	25.5	24.9	24.2	23.6	23.0	22.4
75	28.3	27.5	26.8	26.1	25.3	24.6	24.0	23.3	22.7	22.1

Appendix B. (Continued)

Table II (continued)
(Joint Life and Last Survivor Expectancy)
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)

Ages	60	61	62	63	64	65	66	67	68	69
76	28.2	27.4	26.6	25.9	25.2	24.4	23.7	23.1	22.4	21.8
77	28.0	27.3	26.5	25.7	25.0	24.3	23.5	22.9	22.2	21.5
78	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7	22.0	21.3
79	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	21.1
80	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9
81	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7
82	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6
83	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5
84	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4
85	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3
86	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2
87	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1
88	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0
89	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0
90	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
91	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
92	27.2	26.4	25.5	24.7	23.9	23.0	22.2	21.4	20.6	19.8
93	27.2	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
94	27.2	26.3	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
95	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.7
96	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.3	20.5	19.7
97	27.2	26.3	25.5	24.6	23.8	23.0	22.1	21.3	20.5	19.7
98	27.2	26.3	25.5	24.6	23.8	22.9	22.1	21.3	20.5	19.7
99	27.2	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
100	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
101	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
102	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7
103	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
104	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
105	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
106	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
107	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
108	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
109	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
110	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
111	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
112	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
113	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
114	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
115	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
116	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
117	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.2	20.4	19.6
118	27.1	26.3	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
119	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
120+	27.1	26.2	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6

Appendix B. (Continued)

Table II (continued)
(Joint Life and Last Survivor Expectancy)
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)

Ages	70	71	72	73	74	75	76	77	78	79
70	23.4	22.9	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4
71	22.9	22.5	22.0	21.6	21.3	20.9	20.6	20.3	20.0	19.8
72	22.5	22.0	21.6	21.1	20.7	20.4	20.0	19.7	19.4	19.2
73	22.2	21.6	21.1	20.7	20.3	19.9	19.5	19.1	18.8	18.6
74	21.8	21.3	20.7	20.3	19.8	19.4	19.0	18.6	18.3	18.0
75	21.5	20.9	20.4	19.9	19.4	18.9	18.5	18.1	17.8	17.4
76	21.2	20.6	20.0	19.5	19.0	18.5	18.1	17.7	17.3	16.9
77	20.9	20.3	19.7	19.1	18.6	18.1	17.7	17.2	16.8	16.4
78	20.6	20.0	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0
79	20.4	19.8	19.2	18.6	18.0	17.4	16.9	16.4	16.0	15.6
80	20.2	19.6	18.9	18.3	17.7	17.1	16.6	16.1	15.6	15.2
81	20.0	19.4	18.7	18.1	17.4	16.9	16.3	15.8	15.3	14.8
82	19.9	19.2	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5
83	19.7	19.0	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2
84	19.6	18.9	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9
85	19.5	18.8	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6
86	19.4	18.7	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4
87	19.3	18.6	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2
88	19.2	18.5	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1
89	19.2	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9
90	19.1	18.4	17.6	16.9	16.1	15.4	14.8	14.1	13.4	12.8
91	19.1	18.3	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7
92	19.0	18.3	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6
93	19.0	18.2	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5
94	19.0	18.2	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4
95	18.9	18.2	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3
96	18.9	18.1	17.4	16.6	15.8	15.1	14.3	13.6	12.9	12.3
97	18.9	18.1	17.3	16.6	15.8	15.0	14.3	13.6	12.9	12.2
98	18.9	18.1	17.3	16.5	15.8	15.0	14.3	13.6	12.9	12.2
99	18.9	18.1	17.3	16.5	15.7	15.0	14.3	13.5	12.8	12.2
100	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
101	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
102	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
103	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
104	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.5	12.7	12.0
105	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
106	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
107	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
108	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
109	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**70**	**71**	**72**	**73**	**74**	**75**	**76**	**77**	**78**	**79**
110	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
111	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
112	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
113	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
114	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
115	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
116	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
117	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
118	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.6	11.9
119	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.4	12.6	11.9
120+	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.3	12.6	11.9

Appendix B. (Continued)

Table II (continued)
(Joint Life and Last Survivor Expectancy)
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)

Ages	80	81	82	83	84	85	86	87	88	89
80	14.7	14.4	14.0	13.7	13.4	13.1	12.9	12.7	12.5	12.3
81	14.4	14.0	13.6	13.2	12.9	12.6	12.4	12.2	12.0	11.8
82	14.0	13.6	13.2	12.8	12.5	12.2	11.9	11.7	11.5	11.3
83	13.7	13.2	12.8	12.4	12.1	11.8	11.5	11.2	11.0	10.8
84	13.4	12.9	12.5	12.1	11.7	11.4	11.1	10.8	10.5	10.3
85	13.1	12.6	12.2	11.8	11.4	11.0	10.7	10.4	10.1	9.9
86	12.9	12.4	11.9	11.5	11.1	10.7	10.4	10.0	9.8	9.5
87	12.7	12.2	11.7	11.2	10.8	10.4	10.0	9.7	9.4	9.1
88	12.5	12.0	11.5	11.0	10.5	10.1	9.8	9.4	9.1	8.8
89	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.5
90	12.2	11.6	11.1	10.6	10.1	9.7	9.3	8.9	8.6	8.3
91	12.1	11.5	10.9	10.4	9.9	9.5	9.1	8.7	8.3	8.0
92	11.9	11.4	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.8
93	11.9	11.3	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.6
94	11.8	11.2	10.6	10.0	9.5	9.0	8.6	8.2	7.8	7.4
95	11.7	11.1	10.5	9.9	9.4	8.9	8.5	8.0	7.6	7.3
96	11.6	11.0	10.4	9.9	9.3	8.8	8.4	7.9	7.5	7.1
97	11.6	11.0	10.4	9.8	9.2	8.7	8.3	7.8	7.4	7.0
98	11.5	10.9	10.3	9.7	9.2	8.7	8.2	7.7	7.3	6.9
99	11.5	10.9	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.8
100	11.5	10.8	10.2	9.6	9.1	8.5	8.0	7.6	7.2	6.8
101	11.4	10.8	10.2	9.6	9.0	8.5	8.0	7.5	7.1	6.7
102	11.4	10.8	10.1	9.6	9.0	8.5	8.0	7.5	7.0	6.6
103	11.4	10.7	10.1	9.5	9.0	8.4	7.9	7.4	7.0	6.6
104	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	7.0	6.6
105	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
106	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
107	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
108	11.4	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
109	11.3	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
110	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.4	6.9	6.5
111	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
112	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
113	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
114	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
115	11.3	10.7	10.0	9.4	8.8	8.3	7.8	7.3	6.8	6.4
116	11.3	10.6	10.0	9.4	8.8	8.3	7.7	7.3	6.8	6.4
117	11.3	10.6	10.0	9.4	8.8	8.2	7.7	7.2	6.8	6.3
118	11.3	10.6	10.0	9.3	8.8	8.2	7.7	7.2	6.7	6.3
119	11.2	10.6	9.9	9.3	8.7	8.2	7.6	7.1	6.6	6.2
120+	11.2	10.5	9.9	9.3	8.7	8.1	7.6	7.1	6.6	6.1

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**90**	**91**	**92**	**93**	**94**	**95**	**96**	**97**	**98**	**99**
90	8.0	7.7	7.5	7.3	7.1	6.9	6.8	6.7	6.6	6.5
91	7.7	7.5	7.2	7.0	6.8	6.6	6.5	6.4	6.2	6.1
92	7.5	7.2	7.0	6.7	6.5	6.4	6.2	6.1	5.9	5.8
93	7.3	7.0	6.7	6.5	6.3	6.1	5.9	5.8	5.7	5.5
94	7.1	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.4	5.3
95	6.9	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0
96	6.8	6.5	6.2	5.9	5.7	5.5	5.3	5.1	5.0	4.8
97	6.7	6.4	6.1	5.8	5.5	5.3	5.1	4.9	4.8	4.6
98	6.6	6.2	5.9	5.7	5.4	5.2	5.0	4.8	4.6	4.5
99	6.5	6.1	5.8	5.5	5.3	5.0	4.8	4.6	4.5	4.3
100	6.4	6.0	5.7	5.4	5.2	4.9	4.7	4.5	4.3	4.2
101	6.3	6.0	5.6	5.3	5.1	4.8	4.6	4.4	4.2	4.1
102	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.3	4.1	4.0
103	6.2	5.9	5.5	5.2	4.9	4.7	4.5	4.2	4.1	3.9
104	6.2	5.8	5.5	5.2	4.9	4.6	4.4	4.2	4.0	3.8
105	6.1	5.8	5.4	5.1	4.9	4.6	4.4	4.1	4.0	3.8
106	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.8
107	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.7
108	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
109	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
110	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
111	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
112	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.0	3.8	3.7
113	6.1	5.7	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.6
114	6.0	5.7	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
115	6.0	5.6	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
116	6.0	5.6	5.2	4.9	4.6	4.4	4.1	3.9	3.7	3.5
117	5.9	5.5	5.2	4.9	4.6	4.3	4.0	3.8	3.6	3.4
118	5.8	5.5	5.1	4.8	4.5	4.2	3.9	3.7	3.5	3.3
119	5.8	5.4	5.0	4.7	4.4	4.1	3.8	3.6	3.3	3.1
120+	5.7	5.3	4.9	4.6	4.3	4.0	3.7	3.4	3.2	3.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	**100**	**101**	**102**	**103**	**104**	**105**	**106**	**107**	**108**	**109**
100	4.1	3.9	3.8	3.7	3.7	3.6	3.6	3.6	3.6	3.6
101	3.9	3.8	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.4
102	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.3	3.3	3.3
103	3.7	3.6	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.2
104	3.7	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.1
105	3.6	3.5	3.4	3.3	3.2	3.1	3.1	3.1	3.1	3.1
106	3.6	3.5	3.3	3.2	3.2	3.1	3.1	3.1	3.0	3.0
107	3.6	3.4	3.3	3.2	3.2	3.1	3.1	3.0	3.0	3.0
108	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
109	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
110	3.5	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
111	3.5	3.4	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0
112	3.5	3.4	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.9
113	3.5	3.4	3.2	3.1	3.0	3.0	3.0	2.9	2.9	2.9
114	3.5	3.3	3.2	3.1	3.0	2.9	3.0	2.9	2.8	2.8
115	3.4	3.3	3.2	3.1	3.0	2.9	2.9	2.9	2.8	2.8
116	3.3	3.2	3.1	3.0	2.9	2.8	2.8	2.8	2.8	2.8
117	3.3	3.1	3.0	2.9	2.8	2.7	2.7	2.7	2.7	2.6
118	3.1	3.0	2.8	2.7	2.6	2.6	2.5	2.5	2.5	2.5
119	2.9	2.8	2.6	2.5	2.4	2.4	2.3	2.3	2.3	2.3
120+	2.8	2.6	2.5	2.3	2.2	2.1	2.1	2.1	2.0	2.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)											
Ages	**110**	**111**	**112**	**113**	**114**	**115**	**116**	**117**	**118**	**119**	**120+**
110	3.0	2.9	2.9	2.9	2.9	2.8	2.7	2.6	2.5	2.2	2.0
111	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
112	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
113	2.9	2.9	2.9	2.8	2.8	2.8	2.7	2.6	2.4	2.2	1.9
114	2.9	2.8	2.8	2.8	2.8	2.7	2.6	2.5	2.4	2.1	1.9
115	2.8	2.8	2.8	2.8	2.7	2.7	2.6	2.5	2.3	2.1	1.8
116	2.7	2.7	2.7	2.7	2.6	2.6	2.5	2.4	2.2	2.0	1.8
117	2.6	2.6	2.6	2.6	2.5	2.5	2.4	2.3	2.1	1.9	1.6
118	2.5	2.4	2.4	2.4	2.4	2.3	2.2	2.1	1.9	1.7	1.4
119	2.2	2.2	2.2	2.2	2.1	2.1	2.0	1.9	1.7	1.3	1.1
120+	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.6	1.4	1.1	1.0

Table III
(Uniform Lifetime)

(For Use by:
- **Unmarried Owners,**
- **Married Owners Whose Spouses Aren't More Than 10 Years Younger, and**
- **Married Owners Whose Spouses Aren't the Sole Beneficiaries of Their IRAs)**

Age	Distribution Period	Age	Distribution Period
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	2.8
92	10.8	117	2.7
93	10.1	118	2.5
94	9.5	119	2.3
95	8.9	120 and over	2.0
96	8.4		

Appendix C. Recapture Amount—Allocation Chart

Enter the amount from your 2021 Form 8606, line 19 . . . . . _____

Before you begin: You will need your prior year Form(s) 8606 and income tax return(s) if you entered an amount on any line(s) as indicated below.

You will now allocate the amount you entered above (2021 Form 8606, line 19) in the order shown, to the amounts on the lines listed below (to the extent a prior year distribution wasn't allocable to the amount). The maximum amount you can enter on each line below is the amount entered on the referenced lines of the form for that year. **Note.** Once you have allocated the full amount from your 2021 Form 8606, line 19, **STOP**.

Tax Year	Your Form			
2021	Form 8606, line 20	_____	Form 8606, line 22	_____
1998	Form 8606, line 16	_____	Form 8606, line 15	_____
1999	Form 8606, line 16	_____	Form 8606, line 15	_____
2000	Form 8606, line 16	_____	Form 8606, line 15	_____
2001	Form 8606, line 18	_____	Form 8606, line 17	_____
2002	Form 8606, line 18	_____	Form 8606, line 17	_____
2003	Form 8606, line 18	_____	Form 8606, line 17	_____
2004	Form 8606, line 18	_____	Form 8606, line 17	_____
2005	Form 8606, line 18	_____	Form 8606, line 17	_____
2006	Form 8606, line 18	_____	Form 8606, line 17	_____
2007	Form 8606, line 18	_____	Form 8606, line 17	_____
2008	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2009	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2010	Form 8606, lines 18 and 23*	_____	Form 8606, lines 17 and 22**	_____
2011	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2012	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2013	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2014	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2015	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____

* Only include those amounts rolled over to a Roth IRA.

** Only include any contributions (usually box 5 of Form 1099-R) that were taxable to you when made and rolled over to a Roth IRA.

Appendix C. Recapture Amount—Allocation Chart (Continued)

Tax Year	Your Form			
2016	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2017	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	_____
2018	Form 8606, line 18; and Form 1040, line 4b; or Form 1040NR, line 17b*	_____	Form 8606, line 17; and Form 1040, line 4a; or Form 1040NR, line 17a**	_____
2019	Form 8606, line 18; and Form 1040 or 1040-SR, line 4d; or Form 1040-NR, line 17b*	_____	Form 8606, line 17; and Form 1040 or 1040-SR, line 4c; or Form 1040-NR, line 17a**	_____
2020	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	_____	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	_____
2021	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	_____	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	_____
2021	Form 8606, line 25c	_____		

* Only include those amounts rolled over to a Roth IRA.

** Only include any contributions (usually box 5 of Form 1099-R) that were taxable to you when made and rolled over to a Roth IRA.

Appendix D. Qualified Charitable Deduction (QCD) Adjustment Worksheet

Keep for Your Records

1.	Enter the total amounts of contributions deducted in prior years that you were age 70½ or older that did not reduce the excludable amount of qualified charitable contributions in prior years.	1.	
2.	Enter the total amounts contributed and deducted during the current year if you were age 70½ (or older) at the end of the year. If this is your first QCD worksheet also include contributions you deducted in prior years during which you were age 70½ (or older) at the end of the year.	2.	
3.	Add the amounts on lines 1 and 2.	3.	
4.	Enter the total amounts of qualified charitable distributions made during the current year, not to exceed $100,000.	4.	
5.	Subtract line 3 from line 4. This is the amount of your excludable qualified charitable distribution for the current year.*	5.	

*If zero or less you have no excludable qualified charitable distribution. If zero or greater enter -0- on line 1 of your subsequent QCD worksheet. If less than zero enter the amount as a positive amount on line 1 of your subsequent QCD worksheet.

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.

10% additional tax 25, 28
10-year rule 10
5-year rule (*See* Five-year rule)

A

Account balance 8
Additional taxes 23, 28
(*See also* Penalties)
Reporting 30
Age 59 1/2 rule 25
Age 72 rule:
Required minimum distributions (RMD) 7
Annuity contracts:
Borrowing on 23
Distribution from insurance company 14
Distribution from IRA account 22
Early distributions 26
Assistance (*See* Tax help)

B

Basis:
Inherited IRAs 6
Roth IRAs 31
Beginning date, required 7
Age 72 7
Beneficiaries 9–12
Change of 8
Death of beneficiary 9
Early distributions to 26
Individual as 11
More than one 9, 13
Not an individual 12
Roth IRAs 36
Sole beneficiary spouse more than 10 years younger 8

C

Change in marital status 7
Change of beneficiary 8
Charitable distributions, qualified 14
Collectibles 24

D

Death of beneficiary 9
Deemed IRAs 2
Disabilities, persons with:
Early distributions to 26
Disaster-related relief 37
Distributions:
After required beginning date 7
Age 59 1/2 rule 25
Beneficiaries (*See* Beneficiaries)
Delivered outside U.S. 22
Figuring nontaxable and taxable amounts 16
From individual retirement accounts 7
From individual retirement annuities 7
Fully or partly taxable 16
Insufficient 28
Qualified charitable 14
Qualified HSA funding 15
Qualified reservist 27
Roth IRAs 31–36
Ordering rules for 32
Recapture amount 33
Taxable status of 14

E

Early distributions 23, 25–28
(*See also* Penalties)
Age 59 1/2 rule 25
Defined 25
Disability exception 26
First-time homebuyers, exception 27
Higher education expenses, exception 26
Medical insurance, exception 26
Roth IRAs 31
Unreimbursed medical expenses, exception 25
Education expenses 26
Employer retirement plans:
Prohibited transactions 24
Estate tax 23
Deduction for inherited IRAs 6
Excess accumulations 28–30
Roth IRAs 36
Exempt transactions 24

F

Failed financial institutions 14
Fiduciaries:
Prohibited transactions 23
First-time homebuyers 27
Five-year rule
5-year rule 10
Form 1099-R 22
Distribution code 1 used on 30
Letter codes used on 22
Number codes used on 22
Form 5329 28, 30
Recapture tax 26
Form 8606 16, 17, 22

H

Higher education expenses 26
HSA funding distributions, qualified 15

I

Individual retirement accounts:
Distributions from 7
Individual retirement annuities:
Distributions from 7
Individual retirement bonds:
Cashing in 22
Inherited IRAs 6
Insufficient distributions 28
Interest on IRA 2
Investment in collectibles:
Collectibles defined 24
Exception 25

L

Life expectancy 8
Tables (Appendix B) 48

M

Mandatory 60-day extension 40
Marital status, change in 7
Medical expenses, unreimbursed 25
Medical insurance 26
Minimum distribution (*See* Required minimum distribution)
Missing children, photographs of 2
More than one beneficiary 9
More than one IRA:
Required minimum distribution 13

N

Nondeductible contributions 28

P

Penalties 23–30
Early distributions 25–28
Excess accumulations 28–30
Exempt transactions 24
Prohibited transactions 23, 24
Reporting 30
Pledging account as security 23
Prohibited transactions 23, 24
Taxes on 24
Publications (*See* Tax help)

Q

Qualified birth or adoption distribution 28
Qualified charitable distributions 14
Qualified plan loan offsets 2

R

Recapture tax:
Changes in distribution method 26
Receivership distributions 25
Reporting:
Additional taxes 30
Nontaxable distribution on Form 8606 17
Taxable amounts 22
Taxable distributions 23
Required beginning date 7
Required minimum distribution 2, 7–14
Distribution period 8
During lifetime 8
Figuring 8
For beneficiary 11
Table to use 12
Installments allowed 13
In year of owner's death 8
More than one IRA 13
Sole beneficiary spouse who is more than 10 years younger 8
Reservists:
Qualified reservist distribution 27
RMDs 2
Roth IRAs 31–36
Defined 31
Distributions 31–36
After death of owner 36
Insufficient 36
Ordering rules for 32
Early distributions 31
Excess accumulations 36
Figuring taxable part 36
Withdrawing or using assets 36

S

Services received at reduced or no cost 24
Students:
Education expenses 26
Surviving spouse 9, 12

T

Table I (Single Life Expectancy) 48
Table II (Joint Life and Last Survivor Expectancy) 50
Table III (Uniform Lifetime) 65
Tables:
Life expectancy (Appendix B) 48
Using this publication (Table I-1) 5
Tax advantages of IRAs 3
Tax help 41
Ten-year rule 11
10-year rule 11
Traditional IRAs 6–30
Age 59 1/2 rule 25
Defined 6
Inherited IRAs 6
Loss of IRA status 24
Withdrawing or using assets 7
Trusts:
As beneficiary 13

U

Unreimbursed medical expenses 25

W

Withdrawing or using assets:
Roth IRAs 36
Traditional IRAs 7
Withholding 22