

Sample article for organizations and employers to use to reach employees and customers (182 word count)

Customize and provide the following article in your communication vehicles to individual taxpayers.

Reporting Reminders for 2010 Roth Conversions and Rollovers

In 2010, you may have:

- converted (transferred) a taxable amount from a non-Roth IRA to a Roth IRA,
- rolled over an eligible distribution from a qualified retirement plan to a Roth IRA, or
- after September 27, rolled over an eligible distribution from a 401(k) or 403(b) retirement plan to a designated Roth account in the same plan (an “[in-plan Roth rollover](#)”).

Unless you included the entire taxable amount of these 2010 rollovers and conversions in your 2010 gross income, you must generally include half of the taxable amount in your 2011 gross income and the other half in your 2012 gross income.

However, if you took a distribution of any of the 2010 rolled over or converted amount from your Roth IRA or designated Roth account, you may have to report an amount other than half on your 2011 tax return. To determine the amount to report, see:

- [Publication 575](#), *Pension and Annuity Income*, if you took a distribution in 2010 but not in 2011.
- Instructions for the [2011 Form 8606](#), *Nondeductible IRAs*, for distributions in 2011.

NOTE TO EDITOR: Below are helpful resources on retirement topics found on [IRS.gov](#).

- [Retirement Plan FAQs: IRAs](#) – information on IRAs, including 2010 rollovers or conversions to a Roth IRA.
- [In-plan Rollovers to Designated Roth Accounts](#) – information on what is eligible to be rolled over, who can make the rollover and more.
- [Topic 413](#) -Rollovers from Retirement Plans – explains the rollover rules, including what amounts can be rolled over and tax consequences.
- [Publication 590](#), *Individual Retirement Arrangements (IRAs)* – includes examples of how to report 2010 Roth rollovers and conversions in 2011 if any of these amounts were distributed.
- [Publication 17](#), *Your Federal Income Tax* – explains the reporting requirements for 2010 rollovers or conversions to a Roth IRA and in-plan Roth rollovers.