



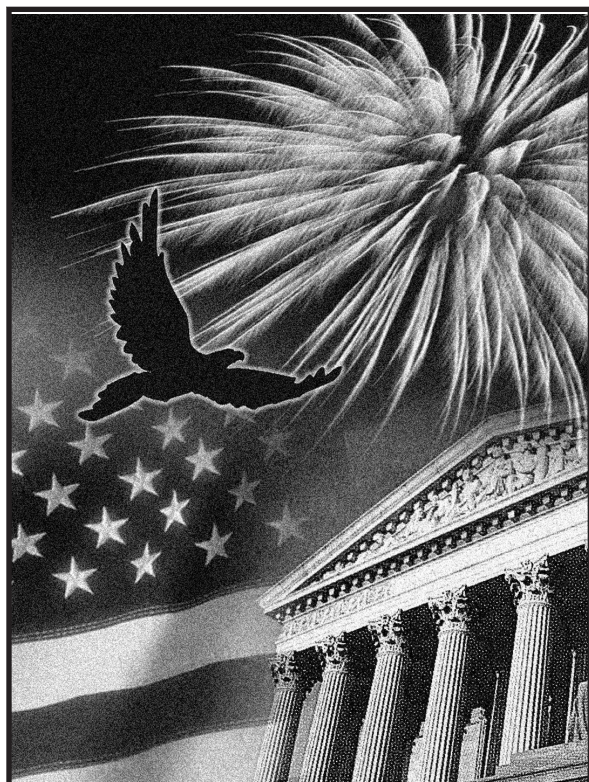
Department of the Treasury
Internal Revenue Service

Publication 590-B

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Distributions from Individual Retirement Arrangements (IRAs)

For use in preparing
2020 Returns



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What's New

Coronavirus-related distributions. Recent legislation contains special rules that provide for tax-favored withdrawals, income inclusion, and repayments for certain individuals who were impacted by the coronavirus in 2020. See [Coronavirus Relief](#), later.

Special rules for qualified disaster distributions and repayments expanded. The special rules for qualified disaster distributions and repayments are expanded to apply to those disasters described in the Taxpayer Certainty and Disaster Tax Relief Act of 2020. A qualified disaster is now expanded to include a major disaster that was declared before February 26, 2021, by the President under section 401 of the Stafford Act and that occurred on or after December 28, 2019, and on or before December 27, 2020, and continued no later than January 26, 2021.

However, this change does not include a major disaster that has been declared only by reason of COVID-19.

See [Disaster-Related Relief](#), later, for more information.

RMDs not required in 2020. New legislation temporarily waives the requirement to make required minimum distributions (RMDs) in 2020 in response to the coronavirus pandemic. Whether that distribution is one in a series of RMDs or the initial RMD that would be required by April 1 for a taxpayer reaching age 70½ in tax year 2019, no RMD is required. See [When Must You Withdraw Assets? \(Required Minimum Distributions\)](#), later, for more information.

Qualified birth or adoption distribution. Beginning in tax years after December 31, 2019, you can take a distribution from your IRA without it being subject to the 10% additional tax for early distributions if that distribution is for a qualified birth or adoption. For more information, see [Qualified birth or adoption distribution](#) under *Exceptions*, later.

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.

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.

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.

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](https://www.irs.gov/pub590b).

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 that occurred in 2018 and 2019.

Special rules also provide for tax-favored withdrawals and repayments from certain retirement plans (including IRAs) for taxpayers who suffered economic losses as a result of Hurricane Harvey or Tropical Storm Harvey, Hurricane Irma, Hurricane Maria, or the 2017 California wildfires.

Disaster tax relief is also available for taxpayers who suffered economic losses as a result of disasters declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act during calendar year 2016.

See [Disaster-Related Relief](#), later, for information on these special rules.

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.

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. Do **not** 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.

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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
- ☐ **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-A** Qualified 2016 Disaster Retirement Plan Distributions and Repayments

- ❑ **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-E** Qualified 2020 Disaster Retirement Plan Distributions and Repayments (Use for Coronavirus-Related and Other Qualified 2020 Disaster Distributions)

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.
Coronavirus Relief	chapter 3.
Disaster-Related Relief	chapter 4.
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 <i>Nondeductible Contributions</i> 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 in respect of 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 in respect of 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 59½ Rule](#) under [Early Distributions](#), later.

If you were affected by a qualified disaster, see [chapter 4](#).

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](#) 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. But see [Special rule for RMDs and rollovers in 2020](#), later.


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.


RMDs not required in 2020. You are not required to make RMDs in tax year 2020, whether that distribution is one required after the initial RMD in a series of required distributions or the distribution that would be required by April 1 for a taxpayer reaching age 70½ in tax year 2019.

 *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.*

 *If you have a RMD for 2020 due by April 1, 2021, you are not required to take that distribution in 2021. You are only required to take the distribution due by December 31, 2021.*

Special rule for RMDs and rollovers in 2020. If you receive a distribution in 2020, whether an RMD for the initial required distribution or a distribution in a series of RMDs, you can roll that distribution over and the 60-day rollover period is extended in that the end of that 60-day period cannot occur before August 31, 2020.

Permitted repayments of RMDs previously distributed from an IRA in 2020. If you received a distribution from your IRA that would have normally counted as an RMD in 2020, and that cannot be rolled over without violating the one-rollover-per-year rule, you can repay the amount back to that IRA as long as the repayment is made no later than August 31, 2020.

 *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](#) below.

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 the [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 2021 is listed next to your age as of your birthday in 2021 in [Table III](#) in Appendix B.

Life expectancy. If you must use [Table I](#), your life expectancy for 2021 is listed in the table next to your age as of your birthday in 2021. If you use [Table II](#), your life expectancy is listed where the row or column containing your age as of your birthday in 2021 intersects with the row or column containing your spouse's age as of his or her birthday in 2021. 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 2021, divide your account balance at the end of 2020 by the distribution period from the table. This is the distribution period listed next to your age (as of your birthday in 2021) 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 2020 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 2021. You use [Table III](#). Your distribution period is 22.9. Your required minimum distribution for 2021 would be \$4,367 ($\$100,000 \div 22.9$).

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 2021 intersects with the row or column containing your spouse's age as of his or her birthday in 2021.

You figure your required minimum distribution for 2021 by dividing your account balance at the end of 2020 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 2020 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 2021 and your spouse turns 64. You use [Table II](#). Your joint life and last survivor expectancy is 23.6. Your required minimum distribution for 2021 would be \$4,237 ($\$100,000 \div 23.6$).

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 beginning date](#), 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 the following.

- The beneficiary is the surviving spouse.
- The beneficiary is an individual (other than the surviving spouse).
- 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.



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).



You can never make a rollover contribution of an RMD; however, RMDs are waived for 2020 and you can roll over an RMD for 2020. The rollover must be completed within 60 days after the distribution, except that for distributions made before July 2, 2020, the 60-day rollover period was extended to August 31, 2020. Normally, any rollover contribution of an RMD 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.



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.

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.

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.

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 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 not an individual](#) later.

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 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 died in tax year 2019 or an earlier year), 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 2017, 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 2024, 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 2020, your beneficiaries won't have any required minimum distribution for 2020 (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. Same as [Example 1](#), except your sole beneficiary upon your death in 2020 is your surviving spouse. Your surviving spouse can't wait until the year you would have turned 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 2021 based on his or her

life expectancy (or elect to fully distribute the account under the [10-year rule](#) by the end of 2030).



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 100% 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 2019, the beneficiary would have to fully distribute the plan by December 31, 2024. 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.

The 5-year rule generally applies to all beneficiaries if the owner died in a year ending before 2020, and to beneficiaries who are not individuals if the owner died in a year ending after 2019. For beneficiaries who are individuals, see [10-year rule](#), next.



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

10-year rule. The 10-year rule applies if 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.

In all other cases, the 10-year rule applies if 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.

The 10-year rule also applies upon the death of an eligible designated beneficiary or upon a minor child beneficiary reaching the age of majority except that the 10-year period ends on the 10th anniversary of the beneficiary's death or the child's attainment of majority.

Individual designated beneficiaries. The terms of most IRA plans 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 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).



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 plan.



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.



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, to figure the required minimum distribution for 2021, divide the account balance at the end of 2020 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 2021). Use this life expectancy even if the spouse died in 2021.

If the spouse died in 2020 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.



You can't make a rollover contribution of your required minimum distributions in years after the owner's death. 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. However,

if you are a designated beneficiary who is not an eligible designated beneficiary, the entire account balance must be fully distributed within 10 years after 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, if the deceased beneficiary was an eligible designated beneficiary, any remaining balance in the account must be distributed within 10 years of the beneficiary's death.

Example. Your father died in 2020. You are the designated beneficiary of your father's traditional IRA. You are 53 years old in 2021, which is the year following your father's death. You use Table I and see that your life expectancy in 2021 is 31.4. If the IRA was worth \$100,000 at the end of 2020, your required minimum distribution for 2021 would be \$3,185 ($\$100,000 \div 31.4$).

Beneficiary not an individual. If the beneficiary isn't an individual, determine the required minimum distribution for 2021 as follows.

Death on or after required beginning date. Divide the account balance at the end of 2020 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 2020 at the age of 80. The owner's traditional IRA went to his estate. The account balance at the end of 2020 was \$100,000. In 2021, the required minimum distribution would be \$10,870 ($\$100,000 \div 9.2$). (The owner's life expectancy in the year of death, 10.2, reduced by 1.)

If the owner had died in 2020 at the age of 70 (before their required beginning date), the entire account would have to be distributed by the end of 2025. See [Death on or after required beginning date](#) and [Death before required beginning date](#) 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 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 2021. You become age 57 years old in 2021. 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 2021. Distributions begin in 2021. You become 69 years old in 2021. You use Table I. Your distribution period for 2021 is 17.8.

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.

Or use the owner's life expectancy in the year of death (reduced by 1 for each subsequent year) if the owner is younger than you.

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 2021, use your ages as of your birthdays in 2021. 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 2021, use your age as of your birthday in 2021. 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.

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 minimum required 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.

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.



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](https://www.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](#).



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. A qualified charitable distribution (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.



A QCD will count towards your [required minimum distribution](#), discussed earlier.



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

Example. On December 23, 2020, 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). Since 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 2020. 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 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.

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.

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.



If you were affected by a qualified disaster, see [chapter 4](#).

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 con-

tract) 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 2020, and your total IRA basis for 2020 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 2020, you must use Form 8606 to figure how much of your 2020 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 2020 from a traditional IRA and you also made contributions to a traditional IRA for 2020 that may not be fully deductible because of the income limits, you can use [Worksheet 1-1](#) to figure how much of your 2020 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.

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

Keep for Your Records



Use only if you made contributions to a traditional IRA for 2020 that may not be fully deductible and have to figure the taxable part of your 2020 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, 2020, 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, 2019	1. _____
2. Enter the total of all contributions made to your traditional IRAs during 2020 and all contributions made during 2021 that were for 2020, 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, 2020 (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 2020. (Don't include outstanding rollovers included on line 4 or any rollovers between traditional IRAs completed by December 31, 2020. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606.) Do include repayments of qualified disaster distributions	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, 2020. (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, 2020, 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.

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 19.
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.

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

Use only if you made contributions to a traditional IRA for 2020 that may not be fully deductible and have to figure the taxable part of your 2020 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, 2020, 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, 2019	1. _____	300
2. Enter the total of all contributions made to your traditional IRAs during 2020 and all contributions made during 2021 that were for 2020, 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, 2020 (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 2020. (Don't include outstanding rollovers included on line 4 or any rollovers between traditional IRAs completed by December 31, 2020. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606.) Do include repayments of qualified disaster distributions	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, 2020. (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, 2020, 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.

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

Year	Deductible	Nondeductible
2013	2,000	-0-
2014	2,000	-0-
2015	2,000	-0-
2016	1,000	-0-
2017	1,000	-0-
2018	1,000	-0-
2019	700	300
Totals	\$9,700	\$300

Rose needs to complete [Worksheet 1-1](#) to determine if her IRA deduction for 2020 will be reduced or eliminated. In 2020, 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, 2020, and didn't recharacterize any contributions. At the end of 2020, 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 2020 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](#).

Nondeductible IRAs

▶ Go to www.irs.gov/Form8606 for instructions and the latest information.
▶ For coronavirus-related distributions, see the instructions.
▶ Attach to 2020 Form 1040, 1040-SR, or 1040-NR.

OMB No. 1545-0074

2020
Attachment
Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2020 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 2020.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2020 **and** you made nondeductible contributions to a traditional IRA in 2020 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution (see 2020 Forms 8915-C, 8915-D, and 8915-E)), 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 2020 **and** you made nondeductible contributions to a traditional IRA in 2020 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2020, including those made for 2020 from January 1, 2021, through April 15, 2021. See instructions	1	500
2	Enter your total basis in traditional IRAs. See instructions	2	300
3	Add lines 1 and 2	3	800
<div style="border: 1px solid black; padding: 5px; display: inline-block; width: 30%;"> In 2020, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion? </div> <div style="display: inline-block; vertical-align: top; margin-left: 10px;"> <p>No —————▶ Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p>Yes —————▶ Go to line 4.</p> </div>			
4	Enter those contributions included on line 1 that were made from January 1, 2021, through April 15, 2021	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, 2020, plus any outstanding rollovers. Subtract any repayments of qualified disaster distributions (see 2020 Forms 8915-C, 8915-D, and 8915-E)	6	
7	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2020. Do not include rollovers (other than repayments of qualified disaster distributions (see 2020 Forms 8915-C, 8915-D, and 8915-E)), 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 2020. 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 2020 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 2020 Forms 8915-C, 8915-D, and 8915-E (see instructions). Also, enter this amount on 2020 Form 8915-C, line 23; 2020 Form 8915-D, line 22; or 2020 Form 8915-E, line 13, as applicable	15b	
c	Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on 2020 Form 1040, 1040-SR, or 1040-NR, line 4b	15c	0
<p>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.</p>			

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 63966F

Form **8606** (2020)

* From Worksheet 1 - 1 in Publication 590-B

Part II 2020 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 2020.

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 2020	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 2020 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 2020. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution (see 2020 Forms 8915-C, 8915-D, and 8915-E)), 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 2020, including any qualified first-time homebuyer distributions, and any qualified disaster distributions (see instructions). Also see 2020 Forms 8915-C, 8915-D, and 8915-E	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 2020 Forms 8915-C, 8915-D, and 8915-E (see instructions). Also, enter this amount on 2020 Form 8915-C, line 24; 2020 Form 8915-D, line 23; or 2020 Form 8915-E, line 14, as applicable	25b	
c	Taxable amount. Subtract line 25b from line 25a. If more than zero, also include this amount on 2020 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

Form **8606** (2020)

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. Unless you have already cashed them in, you will be taxed on the entire value of your bonds in the year in which you reach age 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 2020.



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 2020 and recharacterized in 2020.
- P—Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2019.
- Q—Qualified distribution from a Roth IRA.
- R—Recharacterized IRA contribution made for 2019 and recharacterized in 2020.
- 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."



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.

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 withholding certificate (Form W-4P). If you haven't filed a certificate, tax will be withheld as if you are a married individual claiming three withholding allowances.

Generally, tax will be withheld at a 10% rate on non-periodic distributions.

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 non-deductible 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.



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, you or your beneficiary isn't 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 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.



If you were affected by a qualified disaster, see [chapter 4](#).

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 re-

quired 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 adjusted gross income.
- 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 qualified 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 adjusted gross income (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. 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](https://www.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.



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.

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

2020
Attachment
Sequence No. **29**

Name of individual subject to additional tax. If married filing jointly, see instructions.

Tom Jones

Your social security number

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 6, without filing Form 5329. See instructions.

Part I Additional Tax on Early Distributions. Complete this part if you took a taxable 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 6 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.	4	300

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

5	Distributions included in income from a Coverdell ESA, a QTP, or an ABLÉ 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 6	8	

Part III Additional Tax on Excess Contributions to Traditional IRAs. Complete this part if you contributed more to your traditional IRAs for 2020 than is allowable or you had an amount on line 17 of your 2019 Form 5329.

9	Enter your excess contributions from line 16 of your 2019 Form 5329. See instructions. If zero, go to line 15	9	
10	If your traditional IRA contributions for 2020 are less than your maximum allowable contribution, see instructions. Otherwise, enter -0-	10	
11	2020 traditional IRA distributions included in income (see instructions)	11	
12	2020 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 2020 (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, 2020 (including 2020 contributions made in 2021). Include this amount on Schedule 2 (Form 1040), line 6	17	

Part IV Additional Tax on Excess Contributions to Roth IRAs. Complete this part if you contributed more to your Roth IRAs for 2020 than is allowable or you had an amount on line 25 of your 2019 Form 5329.

18	Enter your excess contributions from line 24 of your 2019 Form 5329. See instructions. If zero, go to line 23	18	
19	If your Roth IRA contributions for 2020 are less than your maximum allowable contribution, see instructions. Otherwise, enter -0-	19	
20	2020 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 2020 (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, 2020 (including 2020 contributions made in 2021). Include this amount on Schedule 2 (Form 1040), line 6	25	

For Privacy Act and Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 13329Q

Form **5329** (2020)

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 6.

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 "2020 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 6. 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 4](#).

Deemed IRAs. For plan years beginning after 2002, 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.

Designated Roth accounts. Designated Roth accounts are separate accounts under 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 (FMV) 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).



If you were affected by a qualified disaster, see [chapter 4](#).

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, 2020, and makes a regular contribution for 2019 on the same date, the 5-year period for the conversion begins January 1, 2020, while the 5-year period for the regular contribution begins on January 1, 2019.

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 adjusted gross income (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 qualified plan.
- The distribution is a qualified reservist distribution.

Most of these exceptions are discussed earlier in chapter 1 under [Early Distributions](#).



If you were affected by a qualified disaster, see [chapter 4](#).

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 all distributions from all your Roth IRAs during the year together.
- Add all regular contributions made for the year (including contributions made after the close of the year, but before the due date of your return) together. Add this total to the total undistributed regular contributions made in prior years.
- Add all conversion and rollover contributions made during the year together. For purposes of the ordering rules, in the case of any conversion or rollover in which the conversion or rollover distribution is made in 2020 and the conversion or rollover contribution is made in 2021, treat the conversion or rollover contribution as contributed before any other conversion or rollover contributions made in 2021.

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, 2016, 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.

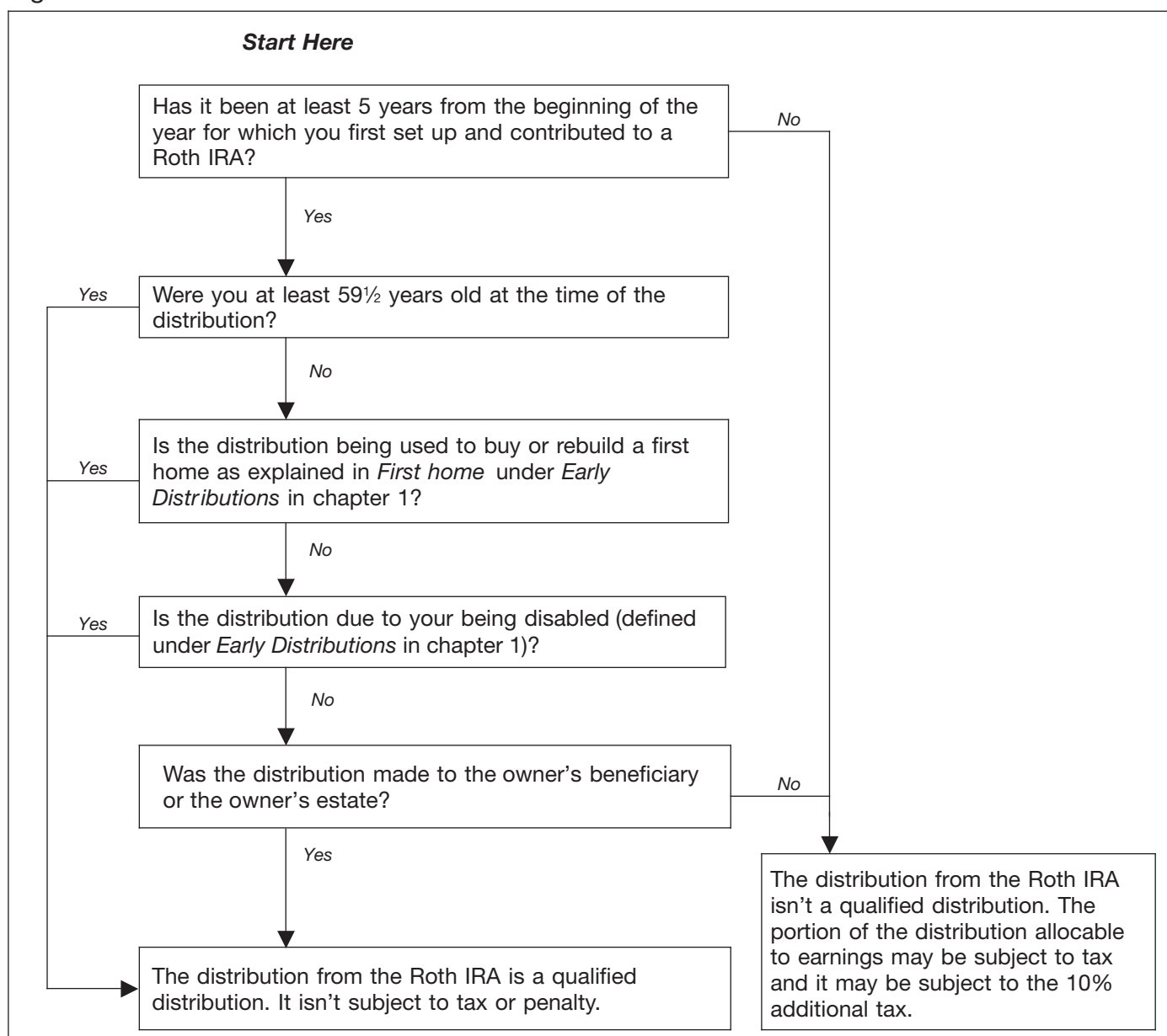
On February 23, 2020, Justin made a regular contribution of \$5,000 to a Roth IRA. On November 8, 2020, at age 60, Justin took a \$7,000 distribution from his Roth IRA.

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 2020, 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 2020 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 (2020 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 2020 Form 8606, line 19, **STOP**. See the [Example](#) below.

Tax Year	Your Form		
2020	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
2020	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 2020 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 2020 Form 8606.
- The amount(s) allocated to your 2015 through 2020 Forms 8606, line 18.
- The amount(s) allocated to your 2020 Form 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 Form 1040-NR, line 17b.
- The amount from your 2020 Form 8606, line 25c.

Also, include any amount you allocated to line 20 of your 2020 Form 8606 on your 2020 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 with 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 since he didn't make any after-tax contributions to the qualified retirement plan. He entered \$20,000 on line 16b of Form 1040 since that is the taxable amount that was rolled over in 2016.

The total balance in his Roth IRA as of January 1, 2020, was \$105,000 (\$50,000 in contributions from 2000 through 2019 + \$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 2020. In 2020, he made a contribution of \$5,500 to his Roth IRA.

In August of 2020, 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 2020 Form 5329, line 1 (see [Amount to include on Form 5329, line 1](#), earlier). He should also report \$10,000 on his 2020 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 2020, her Roth IRA contained regular contributions of \$4,000, a conversion contribution of \$10,000 that was made in 2016, and earnings of \$2,000. No distributions had been made from her IRA. She had no basis in the conversion contribution in 2016.

When she established this Roth IRA (her first) in 2016, 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 2020. 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.



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.

Coronavirus Relief

Introduction

New rules provide for special distributions, during tax year 2020, from IRAs and other retirement plans. These rules provide tax-favored withdrawals, income inclusion, and repayments for certain individuals who are impacted by the coronavirus. See *Qualified Coronavirus-Related Distributions* next.

Qualified Coronavirus-Related Distributions

Coronavirus-related distributions. A coronavirus-related distribution is a retirement plan distribution that was made:

1. In 2020 before December 31, 2020; and
2. To a qualified individual. See [Qualified individuals](#) next for details.

If (1) and (2) apply, you can generally designate any distribution (including periodic payments and required minimum distributions) from an eligible retirement plan as a coronavirus-related distribution, regardless of why the distribution was made. Coronavirus-related distributions are permitted without regard to your need. See [Eligible retirement plan](#), later, for the list of plans from which coronavirus-related distributions can be made.

A reduction or offset of your account balance in an eligible retirement plan (other than an IRA) in order to repay a loan can also be designated as a qualified 2020 disaster distribution. For more information, see *Distribution of plan loan offsets* under *Types of Qualified 2020 Disaster Distributions* in the Instructions for Form 8915-E.

Qualified individuals. You are a qualified individual if you are an individual meeting any of the following criteria.

1. You were diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (referred to collectively in these instructions as coronavirus) by a test approved by the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act).
2. Your spouse or dependent (as defined in section 152) was diagnosed with coronavirus by a test approved by the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act).

3. You experienced adverse financial consequences as a result of you, your spouse, or a [Member of your household](#) (as defined later):
 - Being quarantined, being furloughed or laid off, or having work hours reduced due to coronavirus;
 - Being unable to work due to lack of childcare due to coronavirus;
 - Having to close or reduce the hours of a business you, your spouse, or a member of your household owned or operated due to coronavirus; or
 - Having a reduction in pay (or self-employment income) due to coronavirus or having a job offer rescinded or start date for a job delayed due to coronavirus.

Member of your household. For purposes of determining whether you are a qualified individual, anyone who shares your principal residence is a member of your household.

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.

Taxation of Qualified Coronavirus-Related Distributions

Qualified coronavirus-related 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 coronavirus-related 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 coronavirus-related distribution from that plan won't be treated as a change in those substantially equal payments merely because of the qualified coronavirus-related distribution. However, any distributions you received in excess of the \$100,000 qualified coronavirus-related distribution limit may be subject to the additional tax on early distributions.

Note. If a qualified taxpayer dies before the full taxable amount of the coronavirus-related distribution has been included in gross income (or repaid), the remainder must be included in income for the tax year of the taxpayer's death.

Repayment and Inclusion in Income of Qualified Coronavirus-Related Distributions

If you choose, you can generally repay any portion of a qualified coronavirus-related distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified coronavirus-related distribution made on account of a hardship from a retirement plan.

You have 3 years from the day after the date you received the qualified coronavirus-related 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-E.

Repayment of qualified coronavirus-related distributions if reporting in income under the 1-year election.

If you elect to include all of your qualified coronavirus-related 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-E. See [Amending Your Return](#), later.

Example. Maria received a \$45,000 qualified coronavirus-related distribution on November 1, 2020. Maria repays \$45,000 of the qualified distribution on March 31, 2021. She reports the distribution and the repayment on Form 8915-E, which she files 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 coronavirus-related distributions if reporting in income under the 3-year method.

If you are reporting the qualified coronavirus-related distribution in income over a 3-year period and you repay any portion of the qualified coronavirus-related 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 2020 return. 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.

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-E. See [Amending Your Return](#), later.

Example. John received a \$90,000 qualified coronavirus-related distribution from his IRA on March 15, 2020. He doesn't elect to include the entire distribution in his 2020 income but elects to include \$30,000 in each of his 2020, 2021, and 2022 returns. John decides to repay \$45,000 on November 10, 2020. He makes no other repayments during the allowable 3-year period. John reports \$0 in income on his 2020 return and carries the \$15,000 excess repayment (\$45,000 – \$30,000) forward to 2021 and reduces the amount reported in that year to \$15,000. John will report \$30,000 on his 2022 tax return.

4.

Disaster-Related Relief

Introduction

Recent legislation contains new rules that provide for 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.

Previously enacted legislation contains rules that provide for tax-favored withdrawals, income inclusion, and repayments for individuals who suffered economic losses as a result of disasters in 2016 and 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](#), 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 2018, you can include \$20,000 in your income in 2018, 2019, and 2020. 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.

Form 8915-C, Qualified 2018 Disaster Retirement Plan Distributions and Repayments, and Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments, and Form 8915-E, Qualified 2020 Disaster Retirement Plan Distributions and Repayments, are used 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, Form 8915-D, or Form 8915-E, as applicable.

Qualified Disaster Distributions

Qualified 2016 disaster distribution. A qualified 2016 disaster distribution is any distribution you received from an eligible retirement plan made on or after January 1, 2016, and before January 1, 2018, if at any time during the calendar year 2016 your main home was located in a major disaster area declared in 2016 by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act and you sustained an economic loss by reason of the events giving rise to such Presidential declaration. If the previous sentence applied to you, you could generally designate any distribution (including a periodic payment or a required minimum distribution) from an eligible retirement plan as a qualified 2016 disaster distribution, regardless of whether the distribution was made on account of a federally declared disaster in calendar year 2016. Qualified 2016 disaster distributions were permitted without regard to your need or the actual amount of your [economic loss](#), described later.

See *Qualified 2016 Disasters* in Pub. 976 for a list of disasters declared by the President in 2016. Also, see Form 8915-A, Qualified 2016 Disaster Retirement Plan Distributions and Repayments, for more information on reporting qualified 2016 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. Any area with respect to which a major disaster was declared after 2017 and before February 19, 2020, 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, and 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.

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 2019, you received a distribution of \$50,000. In 2020, 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 2019 as a qualified disaster distribution, only \$50,000 of the 2020 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-A (in the case of qualified 2016 disasters), 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-E (in the case of qualified 2020 disasters).

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-A (if the repayment is for a qualified 2016 disaster distribution), 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-E (in the case of a qualified 2020 disaster distribution). 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 reports the distribution and the repayment on Form 8915-E, which she files 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 in 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-E (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.

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](https://www.irs.gov) and find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Form 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.

Free options for tax preparation. Go to [IRS.gov](https://www.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](https://www.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](https://www.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](https://www.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.
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](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant \(IRS.gov/EITCAssistant\)](https://www.irs.gov/EITCAssistant) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application \(IRS.gov/EIN\)](https://www.irs.gov/EIN) helps you get an employer identification number (EIN).
- The [Tax Withholding Estimator \(IRS.gov/W4app\)](https://www.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 \(IRS.gov/HomeBuyer\)](https://www.irs.gov/HomeBuyer) tool provides information on your repayments and account balance.
- The [Sales Tax Deduction Calculator \(IRS.gov/SalesTax\)](https://www.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 on a number of tax law topics and provide answers.
- [IRS.gov/Forms](#): Find forms, instructions, and publications. You will find details on 2020 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.

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.

Tax reform. Tax reform legislation affects individuals, businesses, and tax-exempt and government entities. Go to [IRS.gov/TaxReform](#) for information and updates on how this legislation affects your taxes.

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 paramount. We use these tools to share public informa-

tion with you. **Don't** post your 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 interpreter service. Multilingual assistance, provided by the IRS, is available at Taxpayer Assistance Centers (TACs) and other IRS offices. Over-the-phone interpreter service is accessible in more than 350 languages.

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. You can also download and view popular tax publications and instructions (including the Instructions for Forms 1040 and 1040-SR) on mobile devices as an eBook at [IRS.gov/eBooks](#). Or you can go to [IRS.gov/OrderForms](#) to place an order.

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, pay online, or set up an online payment agreement.
- Access your tax records online.
- Review your payment history.
- Go to [IRS.gov/SecureAccess](#) to review the required identity authentication process.

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. The IRS issues more than 90% of refunds in less than 21 days.

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](https://www.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 eligible 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](https://www.irs.gov/ippin).

Checking on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- The IRS can't issue refunds before mid-February 2021 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.
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to [IRS.gov/Payments](https://www.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, by phone, or by mobile device.
- **Electronic Funds Withdrawal:** Offered only 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 cut-off times.

What if I can't pay now? Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an **online payment agreement** ([IRS.gov/OPA](https://www.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](https://www.irs.gov/OIC).

Filing an amended return. You can now file Form 1040-X electronically with tax filing software to amend 2019 Forms 1040 and 1040-SR. To do so, you must have e-filed your original 2019 return. Amended returns for all prior years must be mailed. See [Tips for taxpayers who need to file an amended tax return](#) and go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](https://www.irs.gov/WMAR) to track the status of Form 1040-X amended returns. Please note that 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](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on [IRS.gov](https://www.irs.gov) without visiting an IRS Taxpayer Assistance Center (TAC). Go to [IRS.gov/LetUsHelp](https://www.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](https://www.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, please 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, clinics 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 a clinic near you, visit [www.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. **Appendix A**—Worksheet 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 70^{1/2} 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.

Appendix A. Worksheet for Determining Required Minimum Distributions

Keep for Your Records



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					
<p>¹ If you have more than one IRA, you must figure the required distribution separately for each IRA.</p> <p>² Use the appropriate life expectancy or distribution period for each year and for each IRA.</p> <p>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.</p>					

Appendix B. Life Expectancy Tables

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

Age	Life Expectancy	Age	Life Expectancy
0	82.4	28	55.3
1	81.6	29	54.3
2	80.6	30	53.3
3	79.7	31	52.4
4	78.7	32	51.4
5	77.7	33	50.4
6	76.7	34	49.4
7	75.8	35	48.5
8	74.8	36	47.5
9	73.8	37	46.5
10	72.8	38	45.6
11	71.8	39	44.6
12	70.8	40	43.6
13	69.9	41	42.7
14	68.9	42	41.7
15	67.9	43	40.7
16	66.9	44	39.8
17	66.0	45	38.8
18	65.0	46	37.9
19	64.0	47	37.0
20	63.0	48	36.0
21	62.1	49	35.1
22	61.1	50	34.2
23	60.1	51	33.3
24	59.1	52	32.3
25	58.2	53	31.4
26	57.2	54	30.5
27	56.2	55	29.6

Appendix B. (Continued)

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

Age	Life Expectancy	Age	Life Expectancy
56	28.7	84	8.1
57	27.9	85	7.6
58	27.0	86	7.1
59	26.1	87	6.7
60	25.2	88	6.3
61	24.4	89	5.9
62	23.5	90	5.5
63	22.7	91	5.2
64	21.8	92	4.9
65	21.0	93	4.6
66	20.2	94	4.3
67	19.4	95	4.1
68	18.6	96	3.8
69	17.8	97	3.6
70	17.0	98	3.4
71	16.3	99	3.1
72	15.5	100	2.9
73	14.8	101	2.7
74	14.1	102	2.5
75	13.4	103	2.3
76	12.7	104	2.1
77	12.1	105	1.9
78	11.4	106	1.7
79	10.8	107	1.5
80	10.2	108	1.4
81	9.7	109	1.2
82	9.1	110	1.1
83	8.6	111 and over	1.0

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	70.1	69.6	69.1	68.7	68.3	67.9	67.5	67.2	66.9	66.6
21	69.6	69.1	68.6	68.2	67.7	67.3	66.9	66.6	66.2	65.9
22	69.1	68.6	68.1	67.6	67.2	66.7	66.3	65.9	65.6	65.2
23	68.7	68.2	67.6	67.1	66.6	66.2	65.7	65.3	64.9	64.6
24	68.3	67.7	67.2	66.6	66.1	65.6	65.2	64.7	64.3	63.9
25	67.9	67.3	66.7	66.2	65.6	65.1	64.6	64.2	63.7	63.3
26	67.5	66.9	66.3	65.7	65.2	64.6	64.1	63.6	63.2	62.8
27	67.2	66.6	65.9	65.3	64.7	64.2	63.6	63.1	62.7	62.2
28	66.9	66.2	65.6	64.9	64.3	63.7	63.2	62.7	62.1	61.7
29	66.6	65.9	65.2	64.6	63.9	63.3	62.8	62.2	61.7	61.2
30	66.3	65.6	64.9	64.2	63.6	62.9	62.3	61.8	61.2	60.7
31	66.1	65.3	64.6	63.9	63.2	62.6	62.0	61.4	60.8	60.2
32	65.8	65.1	64.3	63.6	62.9	62.2	61.6	61.0	60.4	59.8
33	65.6	64.8	64.1	63.3	62.6	61.9	61.3	60.6	60.0	59.4
34	65.4	64.6	63.8	63.1	62.3	61.6	60.9	60.3	59.6	59.0
35	65.2	64.4	63.6	62.8	62.1	61.4	60.6	59.9	59.3	58.6
36	65.0	64.2	63.4	62.6	61.9	61.1	60.4	59.6	59.0	58.3
37	64.9	64.0	63.2	62.4	61.6	60.9	60.1	59.4	58.7	58.0
38	64.7	63.9	63.0	62.2	61.4	60.6	59.9	59.1	58.4	57.7
39	64.6	63.7	62.9	62.1	61.2	60.4	59.6	58.9	58.1	57.4
40	64.4	63.6	62.7	61.9	61.1	60.2	59.4	58.7	57.9	57.1
41	64.3	63.5	62.6	61.7	60.9	60.1	59.3	58.5	57.7	56.9
42	64.2	63.3	62.5	61.6	60.8	59.9	59.1	58.3	57.5	56.7
43	64.1	63.2	62.4	61.5	60.6	59.8	58.9	58.1	57.3	56.5
44	64.0	63.1	62.2	61.4	60.5	59.6	58.8	57.9	57.1	56.3
45	64.0	63.0	62.2	61.3	60.4	59.5	58.6	57.8	56.9	56.1
46	63.9	63.0	62.1	61.2	60.3	59.4	58.5	57.7	56.8	56.0
47	63.8	62.9	62.0	61.1	60.2	59.3	58.4	57.5	56.7	55.8
48	63.7	62.8	61.9	61.0	60.1	59.2	58.3	57.4	56.5	55.7
49	63.7	62.8	61.8	60.9	60.0	59.1	58.2	57.3	56.4	55.6
50	63.6	62.7	61.8	60.8	59.9	59.0	58.1	57.2	56.3	55.4
51	63.6	62.6	61.7	60.8	59.9	58.9	58.0	57.1	56.2	55.3
52	63.5	62.6	61.7	60.7	59.8	58.9	58.0	57.1	56.1	55.2
53	63.5	62.5	61.6	60.7	59.7	58.8	57.9	57.0	56.1	55.2
54	63.5	62.5	61.6	60.6	59.7	58.8	57.8	56.9	56.0	55.1
55	63.4	62.5	61.5	60.6	59.6	58.7	57.8	56.8	55.9	55.0
56	63.4	62.4	61.5	60.5	59.6	58.7	57.7	56.8	55.9	54.9
57	63.4	62.4	61.5	60.5	59.6	58.6	57.7	56.7	55.8	54.9
58	63.3	62.4	61.4	60.5	59.5	58.6	57.6	56.7	55.8	54.8
59	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.7	55.7	54.8

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	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.6	55.7	54.7
61	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.6	55.6	54.7
62	63.2	62.3	61.3	60.4	59.4	58.4	57.5	56.5	55.6	54.7
63	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5	55.6	54.6
64	63.2	62.2	61.3	60.3	59.4	58.4	57.4	56.5	55.5	54.6
65	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5	55.5	54.6
66	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4	55.5	54.5
67	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4	55.5	54.5
68	63.1	62.2	61.2	60.2	59.3	58.3	57.4	56.4	55.4	54.5
69	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4	54.5
70	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4	54.4
71	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4	55.4	54.4
72	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4
73	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4
74	63.1	62.1	61.2	60.2	59.2	58.2	57.3	56.3	55.4	54.4
75	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
76	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
77	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
78	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
79	63.1	62.1	61.1	60.2	59.2	58.2	57.2	56.3	55.3	54.3
80	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
81	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
82	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
83	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
84	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
85	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
86	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3
87	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3
88	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3
89	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
90	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
91	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
92	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
93	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
94	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
95	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
96	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
97	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
98	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
99	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3

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	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
101	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
102	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
103	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
104	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
105	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
106	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
107	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
108	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
109	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
110	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
111	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
112	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
113	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
114	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
115+	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3

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	60.2	59.7	59.2	58.8	58.4	58.0	57.6	57.3	57.0	56.7
31	59.7	59.2	58.7	58.2	57.8	57.4	57.0	56.6	56.3	56.0
32	59.2	58.7	58.2	57.7	57.2	56.8	56.4	56.0	55.6	55.3
33	58.8	58.2	57.7	57.2	56.7	56.2	55.8	55.4	55.0	54.7
34	58.4	57.8	57.2	56.7	56.2	55.7	55.3	54.8	54.4	54.0
35	58.0	57.4	56.8	56.2	55.7	55.2	54.7	54.3	53.8	53.4
36	57.6	57.0	56.4	55.8	55.3	54.7	54.2	53.7	53.3	52.8
37	57.3	56.6	56.0	55.4	54.8	54.3	53.7	53.2	52.7	52.3
38	57.0	56.3	55.6	55.0	54.4	53.8	53.3	52.7	52.2	51.7
39	56.7	56.0	55.3	54.7	54.0	53.4	52.8	52.3	51.7	51.2
40	56.4	55.7	55.0	54.3	53.7	53.0	52.4	51.8	51.3	50.8
41	56.1	55.4	54.7	54.0	53.3	52.7	52.0	51.4	50.9	50.3
42	55.9	55.2	54.4	53.7	53.0	52.3	51.7	51.1	50.4	49.9
43	55.7	54.9	54.2	53.4	52.7	52.0	51.3	50.7	50.1	49.5
44	55.5	54.7	53.9	53.2	52.4	51.7	51.0	50.4	49.7	49.1
45	55.3	54.5	53.7	52.9	52.2	51.5	50.7	50.0	49.4	48.7
46	55.1	54.3	53.5	52.7	52.0	51.2	50.5	49.8	49.1	48.4
47	55.0	54.1	53.3	52.5	51.7	51.0	50.2	49.5	48.8	48.1
48	54.8	54.0	53.2	52.3	51.5	50.8	50.0	49.2	48.5	47.8

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	30	31	32	33	34	35	36	37	38	39
49	54.7	53.8	53.0	52.2	51.4	50.6	49.8	49.0	48.2	47.5
50	54.6	53.7	52.9	52.0	51.2	50.4	49.6	48.8	48.0	47.3
51	54.5	53.6	52.7	51.9	51.0	50.2	49.4	48.6	47.8	47.0
52	54.4	53.5	52.6	51.7	50.9	50.0	49.2	48.4	47.6	46.8
53	54.3	53.4	52.5	51.6	50.8	49.9	49.1	48.2	47.4	46.6
54	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.1	47.2	46.4
55	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9	47.1	46.3
56	54.0	53.1	52.2	51.3	50.4	49.5	48.7	47.8	47.0	46.1
57	54.0	53.0	52.1	51.2	50.3	49.4	48.6	47.7	46.8	46.0
58	53.9	53.0	52.1	51.2	50.3	49.4	48.5	47.6	46.7	45.8
59	53.8	52.9	52.0	51.1	50.2	49.3	48.4	47.5	46.6	45.7
60	53.8	52.9	51.9	51.0	50.1	49.2	48.3	47.4	46.5	45.6
61	53.8	52.8	51.9	51.0	50.0	49.1	48.2	47.3	46.4	45.5
62	53.7	52.8	51.8	50.9	50.0	49.1	48.1	47.2	46.3	45.4
63	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.2	46.3	45.3
64	53.6	52.7	51.8	50.8	49.9	48.9	48.0	47.1	46.2	45.3
65	53.6	52.7	51.7	50.8	49.8	48.9	48.0	47.0	46.1	45.2
66	53.6	52.6	51.7	50.7	49.8	48.9	47.9	47.0	46.1	45.1
67	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9	46.0	45.1
68	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9	46.0	45.0
69	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.9	45.9	45.0
70	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8	45.9	44.9
71	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8	45.9	44.9
72	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8	45.8	44.9
73	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7	45.8	44.8
74	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7	45.8	44.8
75	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7	45.7	44.8
76	53.4	52.4	51.5	50.5	49.6	48.6	47.6	46.7	45.7	44.8
77	53.4	52.4	51.5	50.5	49.5	48.6	47.6	46.7	45.7	44.8
78	53.4	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.7
79	53.4	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.7
80	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7
81	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7
82	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7
83	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7
84	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7
85	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.7
86	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
87	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
88	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6

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	30	31	32	33	34	35	36	37	38	39
89	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
90	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
91	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
92	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
93	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
94	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
95	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
96	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
97	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
98	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
99	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
100	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
101	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
102	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
103	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
104	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
105	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
106	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
107	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
108	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
109	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
110	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
111	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
112	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
113	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
114	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
115+	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6

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	40	41	42	43	44	45	46	47	48	49
40	50.2	49.8	49.3	48.9	48.5	48.1	47.7	47.4	47.1	46.8
41	49.8	49.3	48.8	48.3	47.9	47.5	47.1	46.7	46.4	46.1
42	49.3	48.8	48.3	47.8	47.3	46.9	46.5	46.1	45.8	45.4
43	48.9	48.3	47.8	47.3	46.8	46.3	45.9	45.5	45.1	44.8
44	48.5	47.9	47.3	46.8	46.3	45.8	45.4	44.9	44.5	44.2
45	48.1	47.5	46.9	46.3	45.8	45.3	44.8	44.4	44.0	43.6
46	47.7	47.1	46.5	45.9	45.4	44.8	44.3	43.9	43.4	43.0
47	47.4	46.7	46.1	45.5	44.9	44.4	43.9	43.4	42.9	42.4

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	47.1	46.4	45.8	45.1	44.5	44.0	43.4	42.9	42.4	41.9
49	46.8	46.1	45.4	44.8	44.2	43.6	43.0	42.4	41.9	41.4
50	46.5	45.8	45.1	44.4	43.8	43.2	42.6	42.0	41.5	40.9
51	46.3	45.5	44.8	44.1	43.5	42.8	42.2	41.6	41.0	40.5
52	46.0	45.3	44.6	43.8	43.2	42.5	41.8	41.2	40.6	40.1
53	45.8	45.1	44.3	43.6	42.9	42.2	41.5	40.9	40.3	39.7
54	45.6	44.8	44.1	43.3	42.6	41.9	41.2	40.5	39.9	39.3
55	45.5	44.7	43.9	43.1	42.4	41.6	40.9	40.2	39.6	38.9
56	45.3	44.5	43.7	42.9	42.1	41.4	40.7	40.0	39.3	38.6
57	45.1	44.3	43.5	42.7	41.9	41.2	40.4	39.7	39.0	38.3
58	45.0	44.2	43.3	42.5	41.7	40.9	40.2	39.4	38.7	38.0
59	44.9	44.0	43.2	42.4	41.5	40.7	40.0	39.2	38.5	37.8
60	44.7	43.9	43.0	42.2	41.4	40.6	39.8	39.0	38.2	37.5
61	44.6	43.8	42.9	42.1	41.2	40.4	39.6	38.8	38.0	37.3
62	44.5	43.7	42.8	41.9	41.1	40.3	39.4	38.6	37.8	37.1
63	44.5	43.6	42.7	41.8	41.0	40.1	39.3	38.5	37.7	36.9
64	44.4	43.5	42.6	41.7	40.8	40.0	39.2	38.3	37.5	36.7
65	44.3	43.4	42.5	41.6	40.7	39.9	39.0	38.2	37.4	36.6
66	44.2	43.3	42.4	41.5	40.6	39.8	38.9	38.1	37.2	36.4
67	44.2	43.3	42.3	41.4	40.6	39.7	38.8	38.0	37.1	36.3
68	44.1	43.2	42.3	41.4	40.5	39.6	38.7	37.9	37.0	36.2
69	44.1	43.1	42.2	41.3	40.4	39.5	38.6	37.8	36.9	36.0
70	44.0	43.1	42.2	41.3	40.3	39.4	38.6	37.7	36.8	35.9
71	44.0	43.1	42.2	41.3	40.3	39.4	38.6	37.7	36.8	35.9
72	43.9	43.0	42.0	41.1	40.2	39.3	38.4	37.5	36.6	35.7
73	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.4	36.5	35.6
74	43.9	42.9	42.0	41.1	40.1	39.2	38.3	37.4	36.5	35.6
75	43.8	42.9	42.0	41.0	40.1	39.2	38.3	37.4	36.5	35.6
76	43.8	42.9	42.0	41.0	40.1	39.2	38.3	37.3	36.5	35.6
77	43.8	42.9	41.9	41.0	40.1	39.1	38.2	37.3	36.4	35.5
78	43.8	42.8	41.9	40.9	40.0	39.1	38.2	37.2	36.3	35.4
79	43.8	42.8	41.9	40.9	40.0	39.1	38.1	37.2	36.3	35.4
80	43.7	42.8	41.8	40.9	40.0	39.0	38.1	37.2	36.3	35.4
81	43.7	42.8	41.8	40.9	40.0	39.0	38.1	37.2	36.3	34.3
82	43.7	42.8	41.8	40.9	39.9	39.0	38.0	37.1	36.2	36.2
83	43.7	42.7	41.8	40.9	39.9	39.10	38.0	37.0	36.2	35.3
84	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.2	35.2
85	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.2	35.2
86	43.7	42.7	41.8	340.8	39.9	38.9	38.0	37.0	36.1	35.2
87	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2

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	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2
89	43.7	42.7	41.7	40.8	39.8	38.9	38.0	37.0	36.1	35.2
90	43.7	42.7	41.7	40.8	39.8	38.9	38.0	37.0	36.1	35.2
91	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.2
92	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
93	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
94	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
95	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
96	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
97	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
98	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
99	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
100	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
101	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
102	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
103	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
104	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
105	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
106	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
107	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
108	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
109	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
110	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
111	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
112	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
113	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
114	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
115+	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	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
50	40.4	40.0	39.5	39.1	38.7	38.3	38.0	37.6	37.3	37.1
51	40.0	39.5	39.0	38.5	38.1	37.7	37.4	37.0	36.7	36.4
52	39.5	39.0	38.5	38.0	37.6	37.2	36.8	36.4	36.0	35.7
53	39.1	38.5	38.0	37.5	37.1	36.6	36.2	35.8	35.4	35.1
54	38.7	38.1	37.6	37.1	36.6	36.1	35.7	35.2	34.8	34.5
55	38.3	37.7	37.2	36.6	36.1	35.6	35.1	34.7	34.3	33.9
56	38.0	37.4	36.8	36.2	35.7	35.1	34.7	34.2	33.7	33.3

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	50	51	52	53	54	55	56	57	58	59
57	37.6	37.0	36.4	35.8	35.2	34.7	34.2	33.7	33.2	32.8
58	37.3	36.7	36.0	35.4	34.8	34.3	33.7	33.2	32.8	32.3
59	37.1	36.4	35.7	35.1	34.5	33.9	33.3	32.8	32.3	31.8
60	36.8	36.1	35.4	34.8	34.1	33.5	32.9	32.4	31.9	31.3
61	36.6	35.8	35.1	34.5	33.8	33.2	32.6	32.0	31.4	30.9
62	36.3	35.6	34.9	34.2	33.5	32.9	32.2	31.6	31.1	30.5
63	36.1	35.4	34.6	33.9	33.2	32.6	31.9	31.3	30.7	30.1
64	35.9	35.2	34.4	33.7	33.0	32.3	31.6	31.0	30.4	29.8
65	35.8	35.0	34.2	33.5	32.7	32.0	31.4	30.7	30.0	29.4
66	35.6	34.8	34.0	33.3	32.5	31.8	31.1	30.4	29.8	29.1
67	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.2	29.5	28.8
68	35.3	34.5	33.7	32.9	32.1	31.4	30.7	29.9	29.2	28.6
69	35.2	34.4	33.6	32.8	32.0	31.2	30.5	29.7	29.0	28.3
70	35.1	34.3	33.4	32.6	31.8	31.1	30.3	29.5	28.8	28.1
71	35.0	34.2	33.3	32.5	31.7	30.9	30.1	29.4	28.6	27.9
72	34.9	34.1	33.2	32.4	31.6	30.8	30.0	29.2	28.4	27.7
73	34.8	34.0	33.1	32.3	31.5	30.6	29.8	29.1	28.3	27.5
74	34.8	33.9	33.0	32.2	31.4	30.5	29.7	28.9	28.1	27.4
75	34.7	33.8	33.0	32.1	31.3	30.4	29.6	28.8	28.0	27.2
76	34.6	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.9	27.1
77	34.6	33.7	32.8	32.0	31.1	30.3	29.4	28.6	27.8	27.0
78	34.5	33.6	32.8	31.9	31.0	30.2	29.3	28.5	27.7	26.9
79	34.5	33.6	32.7	31.8	31.0	30.1	29.3	28.4	27.6	26.8
80	34.5	33.6	32.7	31.8	30.9	30.1	29.2	28.4	27.5	26.7
81	34.4	33.5	32.6	31.8	30.9	30.0	29.2	28.3	27.5	26.6
82	34.4	33.5	32.6	31.7	30.8	30.0	29.1	28.3	27.4	26.6
83	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5
84	34.3	33.4	32.5	31.7	30.8	29.9	29.0	28.2	27.3	26.5
85	34.3	33.4	32.5	31.6	30.7	29.9	29.0	28.1	27.3	26.4
86	34.3	33.4	32.5	31.6	30.7	29.8	29.0	28.1	27.2	26.4
87	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.1	27.2	26.4
88	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2	26.3
89	34.3	33.3	32.4	31.5	30.7	29.8	28.9	28.0	27.2	26.3
90	34.2	33.3	32.4	31.5	30.6	29.8	28.9	28.0	27.1	26.3
91	34.2	33.3	32.4	31.5	30.6	29.7	28.9	28.0	27.1	26.3
92	34.2	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2
93	34.2	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2
94	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.1	26.2
95	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.1	26.2
96	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2

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	50	51	52	53	54	55	56	57	58	59
97	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2
98	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2
99	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2
100	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.1
101	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.1
102	34.2	33.3	32.4	31.4	30.5	29.7	28.8	27.9	27.0	26.1
103	34.2	33.3	32.4	31.4	30.5	29.7	28.8	27.9	27.0	26.1
104	34.2	33.3	32.4	31.4	30.5	29.6	28.8	27.9	27.0	26.1
105	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
106	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
107	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
108	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
109	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
110	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
111	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
112	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
113	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
114	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
115+	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1

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
60	30.9	30.4	30.0	29.6	29.2	28.8	28.5	28.2	27.9	27.6
61	30.4	29.9	29.5	29.0	28.6	28.3	27.9	27.6	27.3	27.0
62	30.0	29.5	29.0	28.5	28.1	27.7	27.3	27.0	26.7	26.4
63	29.6	29.0	28.5	28.1	27.6	27.2	26.8	26.4	26.1	25.7
64	29.2	28.6	28.1	27.6	27.1	26.7	26.3	25.9	25.5	25.2
65	28.8	28.3	27.7	27.2	26.7	26.2	25.8	25.4	25.0	24.6
66	28.5	27.9	27.3	26.8	26.3	25.8	25.3	24.9	24.5	24.1
67	28.2	27.6	27.0	26.4	25.9	25.4	24.9	24.4	24.0	23.6
68	27.9	27.3	26.7	26.1	25.5	25.0	24.5	24.0	23.5	23.1
69	27.6	27.0	26.4	25.7	25.2	24.6	24.1	23.6	23.1	22.6
70	27.4	26.7	26.1	25.4	24.8	24.3	23.7	23.2	22.7	22.2
71	27.2	26.5	25.8	25.2	24.5	23.9	23.4	22.8	22.3	21.8
72	27.0	26.3	25.6	24.9	24.3	23.7	23.1	22.5	22.0	21.4
73	26.8	26.1	25.4	24.7	24.0	23.4	22.8	22.2	21.6	21.1
74	26.6	25.9	25.2	24.5	23.8	23.1	22.5	21.9	21.3	20.8
75	26.5	25.7	25.0	24.3	23.6	22.9	22.3	21.6	21.0	20.5

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	26.3	25.6	24.8	24.1	23.4	22.7	22.0	21.4	20.8	20.2
77	26.2	25.4	24.7	23.9	23.2	22.5	21.8	21.2	20.6	19.9
78	26.1	25.3	24.6	23.8	23.1	22.4	21.7	21.0	20.3	19.7
79	26.0	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	19.5
80	25.9	25.1	24.3	23.6	22.8	22.1	21.3	20.6	20.0	19.3
81	25.8	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.8	19.1
82	25.8	24.9	24.1	23.4	22.6	21.8	21.1	20.4	19.7	19.0
83	25.7	24.9	24.1	23.3	22.5	21.7	21.0	20.2	19.5	18.8
84	25.6	24.8	24.0	23.2	22.4	21.6	20.9	20.1	19.4	18.7
85	25.6	24.8	23.9	23.1	22.3	21.6	20.8	20.1	19.3	18.6
86	25.5	24.7	23.9	23.1	22.3	21.5	20.7	20.0	19.2	18.5
87	25.5	24.7	23.8	23.0	22.2	21.4	20.7	19.9	19.2	18.4
88	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.8	19.1	18.3
89	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.8	19.0	18.3
90	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7	19.0	18.2
91	25.4	24.5	23.7	22.9	22.1	21.3	20.5	19.7	18.9	18.2
92	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6	18.9	18.1
93	25.4	24.5	23.7	22.8	22.0	21.2	20.4	19.6	18.8	18.1
94	25.3	24.5	23.6	22.8	22.0	21.2	20.4	19.6	18.8	18.0
95	25.3	24.5	23.6	22.8	22.0	21.1	20.3	19.6	18.8	18.0
96	25.3	24.5	23.6	22.8	21.9	21.1	20.3	19.5	18.8	18.0
97	25.3	24.5	23.6	22.8	21.9	21.1	20.3	19.5	18.7	18.0
98	25.3	24.4	23.6	22.8	21.9	21.1	20.3	19.5	18.7	17.9
99	25.3	24.4	23.6	22.7	21.9	21.1	20.3	19.5	18.7	17.9
100	25.3	24.4	23.6	22.7	21.9	21.1	20.3	19.5	18.7	17.9
101	25.3	24.4	23.6	22.7	21.9	21.1	20.2	19.4	18.7	17.9
102	25.3	24.4	23.6	22.7	21.9	21.1	20.2	19.4	18.6	17.9
103	25.3	24.4	23.6	22.7	21.9	21.0	20.2	19.4	18.6	17.9
104	25.3	24.4	23.5	22.7	21.9	21.0	20.2	19.4	18.6	17.8
105	25.3	24.4	23.5	22.7	21.9	21.0	20.2	19.4	18.6	17.8
106	25.3	24.4	23.5	22.7	21.9	21.0	20.2	19.4	18.6	17.8
107	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
108	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
109	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
110	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
111	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
112	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
113	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
114	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
115+	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8

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	70	71	72	73	74	75	76	77	78	79
70	21.8	21.3	20.9	20.6	20.2	19.9	19.6	19.4	19.1	18.9
71	21.3	20.9	20.5	20.1	19.7	19.4	19.1	18.8	18.5	18.3
72	20.9	20.5	20.0	19.6	19.3	18.9	18.6	18.3	18.0	17.7
73	20.6	20.1	19.6	19.2	18.8	18.4	18.1	17.8	17.5	17.2
74	20.2	19.7	19.3	18.8	18.4	18.0	17.6	17.3	17.0	16.7
75	19.9	19.4	18.9	18.4	18.0	17.6	17.2	16.8	16.5	16.2
76	19.6	19.1	18.6	18.1	17.6	17.2	16.8	16.4	16.0	15.7
77	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0	15.6	15.3
78	19.1	18.5	18.0	17.5	17.0	16.5	16.0	15.6	15.2	14.9
79	18.9	18.3	17.7	17.2	16.7	16.2	15.7	15.3	14.9	14.5
80	18.7	18.1	17.5	16.9	16.4	15.9	15.4	15.0	14.5	14.1
81	18.5	17.9	17.3	16.7	16.2	15.6	15.1	14.7	14.2	13.8
82	18.3	17.7	17.1	16.5	15.9	15.4	14.9	14.4	13.9	13.5
83	18.2	17.5	16.9	16.3	15.7	15.2	14.7	14.2	13.7	13.2
84	18.0	17.4	16.7	16.1	15.5	15.0	14.4	13.9	13.4	13.0
85	17.9	17.3	16.6	16.0	15.4	14.8	14.3	13.7	13.2	12.8
86	17.8	17.1	16.5	15.8	15.2	14.6	14.1	13.5	13.0	12.5
87	17.7	17.0	16.4	15.7	15.1	14.5	13.9	13.4	12.9	12.4
88	17.6	16.9	16.3	15.6	15.0	14.4	13.8	13.2	12.7	12.2
89	17.6	16.9	16.2	15.5	14.9	14.3	13.7	13.1	12.6	12.0
90	17.5	16.8	16.1	15.4	14.8	14.2	13.6	13.0	12.4	11.9
91	17.4	16.7	16.0	15.4	14.7	14.1	13.5	12.9	12.3	11.8
92	17.4	16.7	16.0	15.3	14.6	14.0	13.4	12.8	12.2	11.7
93	17.3	16.6	15.9	15.2	14.6	13.9	13.3	12.7	12.1	11.6
94	17.3	16.6	15.9	15.2	14.5	13.9	13.2	12.6	12.0	11.5
95	17.3	16.5	15.8	15.1	14.5	13.8	13.2	12.6	12.0	11.4
96	17.2	16.5	15.8	15.1	14.4	13.8	13.1	12.5	11.9	11.3
97	17.2	16.5	15.8	15.1	14.4	13.7	13.1	12.5	11.9	11.3
98	17.2	16.4	15.7	15.0	14.3	13.7	13.0	12.4	11.8	11.2
99	17.2	16.4	15.7	15.0	14.3	13.6	13.0	12.4	11.8	11.2
100	17.1	16.4	15.7	15.0	14.3	13.6	12.9	12.3	11.7	11.1
101	17.1	16.4	15.6	14.9	14.2	13.6	12.9	12.3	11.7	11.1
102	17.1	16.4	15.6	14.9	14.2	13.5	12.9	12.2	11.6	11.0
103	17.1	16.3	15.6	14.9	14.2	13.5	12.9	12.2	11.6	11.0
104	17.1	16.3	15.6	14.9	14.2	13.5	12.8	12.2	11.6	11.0
105	17.1	16.3	15.6	14.9	14.2	13.5	12.8	12.2	11.5	10.9
106	17.1	16.3	15.6	14.8	14.1	13.5	12.8	12.2	11.5	10.9
107	17.0	16.3	15.6	14.8	14.1	13.4	12.8	12.1	11.5	10.9
108	17.0	16.3	15.5	14.8	14.1	13.4	12.8	12.1	11.5	10.9
109	17.0	16.3	15.5	14.8	14.1	13.4	12.8	12.1	11.5	10.9

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	70	71	72	73	74	75	76	77	78	79
110	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.9
111	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.8
112	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.8
113	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8
114	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8
115+	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8

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	80	81	82	83	84	85	86	87	88	89
80	13.8	13.4	13.1	12.8	12.6	12.3	12.1	11.9	11.7	11.5
81	13.4	13.1	12.7	12.4	12.2	11.9	11.7	11.4	11.3	11.1
82	13.1	12.7	12.4	12.1	11.8	11.5	11.3	11.0	10.8	10.6
83	12.8	12.4	12.1	11.7	11.4	11.1	10.9	10.6	10.4	10.2
84	12.6	12.2	11.8	11.4	11.1	10.8	10.5	10.3	10.1	9.9
85	12.3	11.9	11.5	11.1	10.8	10.5	10.2	9.9	9.7	9.5
86	12.1	11.7	11.3	10.9	10.5	10.2	9.9	9.6	9.4	9.2
87	11.9	11.4	11.0	10.6	10.3	9.9	9.6	9.4	9.1	8.9
88	11.7	11.3	10.8	10.4	10.1	9.7	9.4	9.1	8.8	8.6
89	11.5	11.1	10.6	10.2	9.9	9.5	9.2	8.9	8.6	8.3
90	11.4	10.9	10.5	10.1	9.7	9.3	9.0	8.6	8.3	8.1
91	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.4	8.1	7.9
92	11.2	10.7	10.2	9.8	9.3	9.0	8.6	8.3	8.0	7.7
93	11.1	10.6	10.1	9.6	9.2	8.8	8.5	8.1	7.8	7.5
94	11.0	10.5	10.0	9.5	9.1	8.7	8.3	8.0	7.6	7.3
95	10.9	10.4	9.9	9.4	9.0	8.6	8.2	7.8	7.5	7.2
96	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.7	7.4	7.1
97	10.7	10.2	9.7	9.2	8.8	8.4	8.0	7.6	7.3	6.9
98	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.5	7.1	6.8
99	10.6	10.1	9.6	9.1	8.6	8.2	7.8	7.4	7.0	6.7
100	10.6	10.0	9.5	9.0	8.5	8.1	7.7	7.3	6.9	6.6
101	10.5	10.0	9.4	9.0	8.5	8.0	7.6	7.2	6.9	6.5
102	10.5	9.9	9.4	8.9	8.4	8.0	7.5	7.1	6.8	6.4
103	10.4	9.9	9.4	8.8	8.4	7.9	7.5	7.1	6.7	6.3
104	10.4	9.8	9.3	8.8	8.3	7.9	7.4	7.0	6.6	6.3
105	10.4	9.8	9.3	8.8	8.3	7.8	7.4	7.0	6.6	6.2
106	10.3	9.8	9.2	8.7	8.2	7.8	7.3	6.9	6.5	6.2
107	10.3	9.8	9.2	8.7	8.2	7.7	7.3	6.9	6.5	6.1
108	10.3	9.7	9.2	8.7	8.2	7.7	7.3	6.8	6.4	6.1
109	10.3	9.7	9.2	8.7	8.2	7.7	7.2	6.8	6.4	6.0
110	10.3	9.7	9.2	8.6	8.1	7.7	7.2	6.8	6.4	6.0
111	10.3	9.7	9.1	8.6	8.1	7.6	7.2	6.8	6.3	6.0
112	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9
113	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9
114	10.2	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9
115+	10.2	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9

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	90	91	92	93	94	95	96	97	98	99
90	7.8	7.6	7.4	7.2	7.1	6.9	6.8	6.6	6.5	6.4
91	7.6	7.4	7.2	7.0	6.8	6.7	6.5	6.4	6.3	6.1
92	7.4	7.2	7.0	6.8	6.6	6.4	6.3	6.1	6.0	5.9
93	7.2	7.0	6.8	6.6	6.4	6.2	6.1	5.9	5.8	5.6
94	7.1	6.8	6.6	6.4	6.2	6.0	5.9	5.7	5.6	5.4
95	6.9	6.7	6.4	6.2	6.0	5.8	5.7	5.5	5.4	5.2
96	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.2	5.0
97	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9
98	6.5	6.3	6.0	5.8	5.6	5.4	5.2	5.0	4.8	4.7
99	6.4	6.1	5.9	5.6	5.4	5.2	5.0	4.9	4.7	4.5
100	6.3	6.0	5.8	5.5	5.3	5.1	4.9	4.7	4.5	4.4
101	6.2	5.9	5.6	5.4	5.2	5.0	4.8	4.6	4.4	4.2
102	6.1	5.8	5.5	5.3	5.1	4.8	4.6	4.4	4.3	4.1
103	6.0	5.7	5.4	5.2	5.0	4.7	4.5	4.3	4.1	4.0
104	5.9	5.6	5.4	5.1	4.9	4.6	4.4	4.2	4.0	3.8
105	5.9	5.6	5.3	5.0	4.8	4.5	4.3	4.1	3.9	3.7
106	5.8	5.5	5.2	4.9	4.7	4.5	4.2	4.0	3.8	3.6
107	5.8	5.4	5.1	4.9	4.6	4.4	4.2	3.9	3.7	3.5
108	5.7	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.7	3.5
109	5.7	5.3	5.0	4.8	4.5	4.3	4.0	3.8	3.6	3.4
110	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.5	3.3
111	5.6	5.3	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3
112	5.6	5.3	4.9	4.7	4.4	4.1	3.9	3.7	3.5	3.2
113	5.6	5.2	4.9	4.6	4.4	4.1	3.9	3.6	3.4	3.2
114	5.6	5.2	4.9	4.6	4.3	4.1	3.9	3.6	3.4	3.2
115+	5.5	5.2	4.9	4.6	4.3	4.1	3.8	3.6	3.4	3.1

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	100	101	102	103	104	105	106	107	108	109
100	4.2	4.1	3.9	3.8	3.7	3.5	3.4	3.3	3.3	3.2
101	4.1	3.9	3.7	3.6	3.5	3.4	3.2	3.1	3.1	3.0
102	3.9	3.7	3.6	3.4	3.3	3.2	3.1	3.0	2.9	2.8
103	3.8	3.6	3.4	3.3	3.2	3.0	2.9	2.8	2.7	2.6
104	3.7	3.5	3.3	3.2	3.0	2.9	2.7	2.6	2.5	2.4
105	3.5	3.4	3.2	3.0	2.9	2.7	2.6	2.5	2.4	2.3
106	3.4	3.2	3.1	2.9	2.7	2.6	2.4	2.3	2.2	2.1
107	3.3	3.1	3.0	2.8	2.6	2.5	2.3	2.2	2.1	2.0
108	3.3	3.1	2.9	2.7	2.5	2.4	2.2	2.1	1.9	1.8
109	3.2	3.0	2.8	2.6	2.4	2.3	2.1	2.0	1.8	1.7
110	3.1	2.9	2.7	2.5	2.3	2.2	2.0	1.9	1.7	1.6
111	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.8	1.6	1.5
112	3.0	2.8	2.6	2.4	2.2	2.0	1.9	1.7	1.5	1.4
113	3.0	2.8	2.6	2.4	2.2	2.0	1.8	1.6	1.5	1.3
114	3.0	2.7	2.5	2.3	2.1	1.9	1.8	1.6	1.4	1.3
115+	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.4	1.2

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	110	111	112	113	114	115+
110	1.5	1.4	1.3	1.2	1.1	1.1
111	1.4	1.2	1.1	1.1	1.0	1.0
112	1.3	1.1	1.0	1.0	1.0	1.0
113	1.2	1.1	1.0	1.0	1.0	1.0
114	1.1	1.0	1.0	1.0	1.0	1.0
115+	1.1	1.0	1.0	1.0	1.0	1.0

Appendix B. Uniform Lifetime Table

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
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and over	1.9

Appendix C. Recapture Amount—Allocation Chart

Enter the amount from your 2020 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 (2020 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 2020 Form 8606, line 19, **STOP**.

Tax Year	Your Form		
2020	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**	
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	
2020	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.



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