



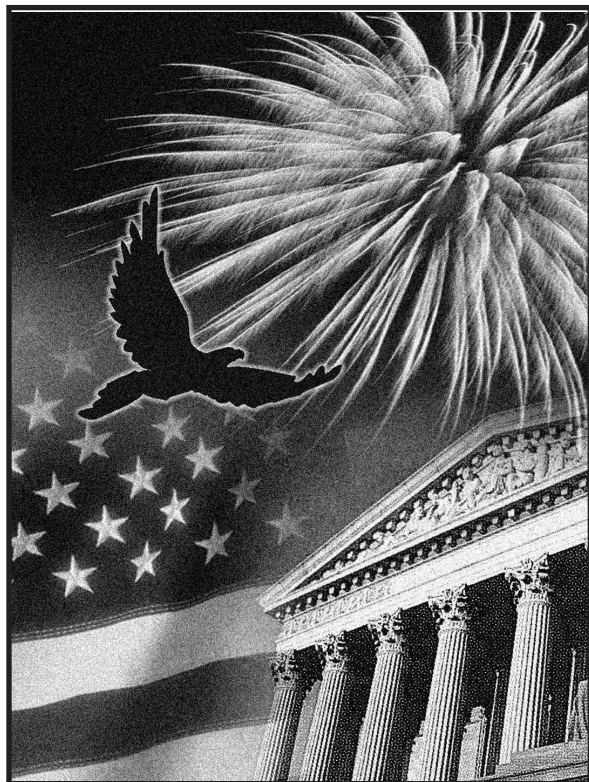
Department of the Treasury
Internal Revenue Service

Publication 590-B

Cat. No. 66303U

Distributions from Individual Retirement Arrangements (IRAs)

For use in preparing
2023 Returns



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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).

What's New

Qualified tuition program rollover to a Roth IRA. Beginning with distributions made after December 31, 2023, a beneficiary of a section 529 qualified tuition program is permitted to roll over a distribution from the section 529 account to a Roth IRA for the beneficiary if certain requirements are met.

- The rollover must be paid through a trustee-to-trustee transfer.
- The rollover amount cannot be more than the Roth IRA annual contributions limit.

- The rollover must be from a section 529 account that has been open for more than 15 years.

The distribution is paid in a direct trustee-to-trustee transfer (rollover) to a Roth IRA maintained for the benefit of the designated beneficiary. The distribution cannot exceed the aggregate amount contributed to the program (and earnings attributed to the contributed amount) before the 5-year period ending on the date of the distribution.

A distribution made after December 31, 2023, and before April 15, 2024, that is rolled over to a Roth IRA by April 15, 2024, and designated for 2023 would be reported as a Roth IRA contribution for 2023.

For more information, see *Trustee-to-Trustee Transfer* in Pub. 590-A.

Distributions to victims of domestic abuse. For tax years beginning after December 31, 2023, a distribution to a domestic abuse victim is not subject to the 10% additional tax on early distributions if the distribution is made from an applicable eligible retirement plan and made to an individual during the 1-year period beginning on the date on which the individual is a victim of domestic abuse by a spouse or domestic partner.

An eligible distribution to a domestic abuse victim must not exceed the lesser of \$10,000 or 50% of the present value of the nonforfeitable accrued benefit of the employee under the plan.

The distribution may be repaid at any time during the 3-year period beginning on the day after the date on which the distribution was received.

Excise tax relief for certain 2023 required minimum distributions. The IRS will not assert an excise tax in 2023 for missed RMDs if certain requirements are met. See Notice 2023-54, available at [IRS.gov/irb/2023-31_IRB#NOT-2023-54](https://www.irs.gov/irb/2023-31_IRB#NOT-2023-54), for details.

Reminders

Age increased for required beginning date for required minimum distributions. Individuals who reach age 72 after December 31, 2022, may delay receiving their required minimum distributions until April 1 of the year following the year in which they reach age 73.

See [Your required beginning date](#) for more information.

Income on corrective distributions of excess contributions. The income on the corrective distribution of excess contributions made on or after, December 29, 2022, is no longer subject to the 10% additional tax on early distributions. See Pub. 590-A for more information.

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

Simplified employee pension (SEP) and SIMPLE plans. SEP and SIMPLE 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® \(NCMEC\)](https://www.ncmec.org/). 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](https://www.irs.gov/FormComments). Or, you can write to the Internal Revenue Service, Tax Forms and Publications, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224.

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

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

Getting tax forms, instructions, and publications. Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to download current and prior-year forms, instructions, and publications.

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Useful Items

You may want to see:

Publications

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

Forms (and Instructions)

- ☐ **W-4P** Withholding Certificate for Pension or Annuity Payments
- ☐ **W-4R** Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions
- ☐ **1099-R** Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
- ☐ **5304-SIMPLE** Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)—Not for Use With a Designated Financial Institution
- ☐ **5305-S** SIMPLE Individual Retirement Trust Account
- ☐ **5305-SA** SIMPLE Individual Retirement Custodial Account
- ☐ **5305-SIMPLE** Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)—for Use With a Designated Financial Institution
- ☐ **5329** Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts
- ☐ **5498** IRA Contribution Information
- ☐ **8606** Nondeductible IRAs
- ☐ **8815** Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989
- ☐ **8839** Qualified Adoption Expenses
- ☐ **8880** Credit for Qualified Retirement Savings Contributions
- ☐ **8915-C** Qualified 2018 Disaster Retirement Plan Distributions and Repayments
- ☐ **8915-D** Qualified 2019 Disaster Retirement Plan Distributions and Repayments

Table I-1. Using This Publication

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

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

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

Question	Answer	
	Traditional IRA?	Roth IRA?
Do I have to start taking distributions when I reach a certain age from a	Yes. You must begin receiving required minimum distributions by April 1 of the year following the year you reach age 72 (or age 73). 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 the owner dies. Beneficiaries of a traditional IRA must include in their gross income any taxable distributions they receive.



IRAs inherited from decedents who died in 2019 or earlier are subject to different rules. See [Retirement Topics - Beneficiary](#), for more information.

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

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

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

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

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

- You are the sole beneficiary of the IRA, and

- You have an unlimited right to withdraw amounts from it.

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

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

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

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

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

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

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

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

- *Rollovers* under *Can You Move Retirement Plan Assets?* in chapter 1 of Pub. 590-A;
- [When Must You Withdraw Assets? \(Required Minimum Distributions\)](#), later; and

- The discussion of [IRA Beneficiaries](#), later, under *When Must You Withdraw Assets? (Required Minimum Distributions)*.

When Can You Withdraw or Use Assets?

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

If you were affected by a qualified disaster, see [chapter 3](#).

You can generally make a tax-free withdrawal of contributions if you do it before the due date for filing your tax return for the year in which you made them. This means that even if you are under age 59½, the 10% additional tax may not apply unless you meet one of the exceptions. 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 an 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 toward your required minimum distribution. See [Qualified charitable distributions \(QCDs\)](#) under *Are Distributions Taxable*, later.

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

IRA Owners

Required beginning date. 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 (or age 73). April 1 of the year

following the year in which you reach age 72 (or age 73, as applicable) is referred to as the "required beginning date."

Note. Individuals who reach age 72 in tax years beginning after December 31, 2022, may delay receiving their required minimum distributions until April 1 of the year following the year in which they reach age 73.

See *Your required beginning date*, next, to determine the applicable required beginning date that applies to you.

Your required beginning date. The date you must begin receiving RMDs is determined by the date you reach age 72. See the following to determine your applicable required beginning date.

Age 72 after December 31, 2022. If you reach age 72 after December 31, 2022, you must begin receiving required minimum distributions by April 1 of the year following the year you reach the age 73.

Age 72 in tax years 2020, 2021, or 2022. If you were born after June 30, 1949, you must begin receiving required minimum distributions by April 1 of the year following the year you reach age 72.

Age 70 ½ for tax years 2019 or earlier. If you were born before July 1, 1949, you were required to begin receiving required minimum distributions by April 1 of the year following the year you reach age 70 ½.

Distributions by the required beginning date. You must receive at least a minimum amount for each year starting on your required beginning date.

If an IRA owner dies after reaching age 72 (or age 73), but before their required beginning date, no minimum distribution is required for that year because death occurred before the required beginning date.



Even if you begin receiving distributions before you reach age 72 (or age 73, if applicable), 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 1 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 (or age 73) 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 (or age 73) must be made by December 31 of that later year.

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

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

Change in marital status. For purposes of figuring your required minimum distribution, your marital status is determined as of January 1 of each year. If your spouse is a beneficiary of your IRA on January 1, they will remain 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 they die before you, your spouse won't fail to be your sole beneficiary for the year they 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 number by which you divide your account balance as of December 31 of last year in order to calculate your required minimum distribution. The period to use for 2024 is listed next to your age as of your birthday in 2024 in [Table III](#) 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 2024, divide your account balance at the end of 2023 by the distribution period from the table. This is the distribution period listed next to your age (as of your birthday in 2024) 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 2023 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 2024. You use [Table III](#). Your distribution period is 24.6. Your required minimum distribution for 2024 would be \$4,065 ($\$100,000 \div 24.6$).

Life expectancy. If you must use [Table I](#), your life expectancy for 2024 is listed in the table next to your age as of your birthday in 2024. If you use [Table II](#), your life expectancy for 2024 is listed where the row or column containing your age as of your birthday in 2024 intersects with the row or column containing your spouse's age as of their birthday in 2024. Both [Table I](#) and [Table II](#) are in Appendix B.

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 2024 intersects with the row or column containing your spouse's age as of their birthday in 2024.

You figure your required minimum distribution for 2024 by dividing your account balance at the end of 2023 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 2023 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 2024 and your spouse turns 64. You use [Table II](#). Your joint life and last survivor expectancy is 25.3. Your required minimum distribution for 2024 would be \$3,953 ($\$100,000 \div 25.3$).

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

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

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



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 an 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 expectancy; 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 their death).



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



For any year after the owner's death, where a surviving spouse is the sole designated beneficiary of the account and they fail to take a required minimum distribution (if one is required) by December 31 under the rules discussed below for beneficiaries, they 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, they disclaimed entitlement or received their 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 an individual 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 their successor beneficiary, continues to be treated as a beneficiary for determining the distribution period.

For the exception to this rule, see [Death of surviving spouse prior to date distributions begin](#), later.

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

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

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

Owner Died on or After Required Beginning Date

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

- Your single life expectancy shown in [Table I](#) in Appendix B; or
- The owner's life expectancy.

If there is no designated beneficiary, use the owner's life expectancy. See [Table I \(Single Life Expectancy\)](#), for more information.

Surviving spouse is sole designated beneficiary. If the owner died on or after their required beginning date and their spouse is the sole designated beneficiary, the distribution period is based on the longer of the spouse's life expectancy or the distribution method used at the owner's date of death. However, see [Special rules for surviving spouse](#) and [Owner Died Before Required Beginning Date](#), for more information.

If you continue to be treated as a beneficiary of the owner and the owner died before the owner's required beginning date, and you were not more than 10 years younger than your spouse, you may use the life expectancy you find in [Table III \(Uniform Lifetime Table\)](#) to determine your RMD.

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 their [required beginning date](#) (defined earlier) and you are an eligible designated beneficiary (such as and including a surviving spouse who is a sole survivor), you must generally base your required minimum distributions for years after the year of the owner's death using your single life expectancy shown in [Table I](#). However, if you are the surviving spouse, you may have to use [Table III](#) if you are in one of the following categories.

- You are not the sole designated beneficiary.
- You are the sole designated beneficiary but are not more than 10 years younger than the IRA owner.

For each subsequent calendar year, the applicable distribution period is reduced by one for each calendar year that has elapsed after the calendar year following the employee's death.

However, there are situations where a beneficiary may be required to take the entire account balance by the end of the 10th year following the year of the owner's death. See [10-year rule](#), later.

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

Special rules for surviving spouse. If the owner died before his or her required beginning date and the surviving spouse is the sole designated beneficiary, that spouse can elect to be treated as the IRA owner.

Year of first required distribution. If the owner died before the year in which they reached age 72 (age 73 or age 70½ if the owner was born before July 1, 1949), and the surviving spouse elects to be treated as the IRA owner, distributions to the spouse don't need to begin until the year in which the owner would have reached age 72 (age 73 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 they must begin receiving required minimum distributions, the surviving spouse will be treated as if they 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 2020, 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 2028, the year your spouse would have reached age 73. 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 2023, your beneficiaries won't have any required minimum distribution for 2023.

(because you, treated as the owner, died prior to your required beginning date). They must start taking distributions under the general rules for an owner who died prior to the required beginning date.

Example 2. The facts are the same as in [Example 1](#), except your sole beneficiary upon your death in 2023 is your surviving spouse. Your surviving spouse can't wait until the year you would have turned age 73 to take distributions using their life expectancy. Also, if your surviving spouse dies prior to the date they are required to take a distribution, they aren'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 2024 based on their life expectancy (or elect to fully distribute the account under the [10-year rule](#) by the end of 2033).

5-year rule. The 5-year rule requires the IRA beneficiaries who are not taking life expectancy payments to withdraw the entire balance of the IRA by December 31 of the year containing the fifth anniversary of the owner's death. For example, if the owner died in 2023, the beneficiary would have to fully distribute the IRA by December 31, 2028.

The 5-year rule applies to beneficiaries who are not designated beneficiaries if the owner died before their required beginning date (such as an estate or trust (but see [Trust as beneficiary](#), later)). Before 2020, it also applied to designated beneficiaries who are not taking life expectancy payments. If the owner died after 2019 and the beneficiary is an individual who is a designated beneficiary, see the [10-year rule](#), for more information.

10-year rule. The 10-year rule requires the IRA beneficiaries who are not taking life expectancy payments to withdraw the entire balance of the IRA by December 31 of the year containing the 10th anniversary of the owner's death. For example, if the owner died in 2023, the beneficiary would have to fully distribute the IRA by December 31, 2033.

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

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

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

Individual designated beneficiaries. The terms of most IRAs require individual designated beneficiaries, who are eligible designated beneficiaries, to take required minimum distributions using the life expectancy rules (explained later) unless such beneficiaries elect to take distributions using the [10-year rule](#).

The deadline for making this election is the earlier of December 31 of the year the beneficiary must take the first required distribution, using their life expectancy or December 31 of the 10th anniversary for the 10-year rule.

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.



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



If the 5-year rule applies, the amount remaining in the IRA, if any, after December 31 of the year containing the fifth anniversary of the owner's death is subject to the 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 excise tax detailed in [Excess Accumulations \(Insufficient Distributions\)](#), later.

Figuring the Beneficiary's RMD

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

Beneficiary an individual. If the beneficiary is an individual, figure the required minimum distribution for 2024 as follows.

Life expectancy payments. Divide the account balance at the end of 2023 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. Several special rules affect figuring your RMD if you, as a spouse, are the sole designated beneficiary of the IRA owner.

If you are a surviving spouse of the IRA owner and the sole designated beneficiary on that IRA, you can elect to treat the inherited IRA as your own. See [Special rules for surviving spouse](#), earlier, for more information.

If you continue to be treated as a beneficiary of the owner and the owner died before the owner's required beginning date, and you were not more than 10 years younger than your spouse, you may use the life expectancy you find in [Table III \(Uniform Lifetime Table\)](#) to determine your RMD.

Whether the IRA owner has begun receiving RMDs also affects how you figure your RMDs. See [Owner Died](#)

[on or After Required Beginning Date](#) and [Owner Died Before Required Beginning Date](#), earlier.

See [Which Table Do You Use To Determine Your Required Minimum Distribution](#) for information on which table to use for figuring your RMD.



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

Other designated beneficiary. Several special rules affect figuring your RMD if you are a nonspouse designated beneficiary of the IRA owner.

As with the spousal beneficiary discussed earlier, whether the IRA owner has begun receiving RMDs also affect how you figure your RMDs. See [Owner Died on or After Required Beginning Date](#) and [Owner Died Before Required Beginning Date](#), earlier.

See [Which Table Do You Use To Determine Your Required Minimum Distribution](#), later, for information on which table to use for figuring your RMD. For more information, also see [Individual designated beneficiaries](#), earlier.

Beneficiary not an individual. See the [5-year rule](#) if the owner died before the owner's required beginning date and the beneficiary is not an individual (such as an estate or trust (but see [Trust as beneficiary](#), later).

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.

The change in beneficiary will take effect in the year after the distribution calendar year following the year that includes the spouse's death or divorce.

Table I (Single Life Expectancy). Use [Table I](#) for years after the year of the owner's death if you are the owner's eligible designated beneficiary or their designated spousal beneficiary. However, see [Surviving spouse is sole designated beneficiary](#) under [Owner Died on or After Required Beginning Date](#), for more information.

If you are the owner's eligible designated beneficiary, find your life expectancy in the year following the owner's death. 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 one for each subsequent year.

If you are the owner's spousal beneficiary, find your life expectancy based on your birthday for each distribution calendar year after the owner's death. If you are the designated spousal beneficiary, you can wait until the year the IRA owner would have reached age 73.

If there is no designated beneficiary, use the life expectancy based on the owner's age as of the owner's birthday in the calendar year of their death. The life expectancy in the years after the owner's death is reduced by one for each calendar year that has elapsed after the calendar year of the owner's death.

Example. You are an eligible designated beneficiary figuring your first required minimum distribution. Distributions must begin in 2024. You become age 57 in 2024. You use Table I. Your distribution period for 2024 is 29.8.

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

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.

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 73. Your combined life expectancy is at the intersection of your ages.

If you are figuring your required minimum distribution for 2024, use your ages as of your birthdays in 2024. For each subsequent year, use your and your spouse's ages as of your birthdays in the subsequent year.

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 they not died.

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

Use your age as of your birthday in the year you become age 73 to meet your first distribution by your required beginning date.

If you are figuring your required minimum distribution for 2024, use your age as of your birthday in 2024. For each subsequent year, use your age as of your birthday in the subsequent year.

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 they not died.

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

Miscellaneous Rules for Required Minimum Distributions

Revised life expectancy tables for 2022. New life expectancy tables apply to distribution calendar years beginning on or after January 1, 2022.

Redetermination of initial life expectancies using new tables. If an IRA owner died before January 1, 2022, the distribution period that applies for a calendar year following the calendar year of the owner's death is equal to a single life expectancy calculated as of the calendar year of the owner's death, reduced by 1 for each subsequent year, and is reset using the new table.

In order to do this, find your life expectancy based on your age in the year following the owner's death on [Table I](#) and reduce that number by 1 for each year since the year of the owner's death.

The requirement to reset the initial life expectancy also applies to an owner's surviving spouse who dies before January 1, 2022.

Example. Your father died in 2019 at the age of 80 and you were the designated beneficiary. You started taking required minimum distributions from the inherited IRA in 2020 when you were age 55, using a life expectancy of 29.6 and reducing that number by 1 each year so that in 2024 (4 years later) the required minimum distribution would be determined by dividing the account balance by 25.6 ($29.6 - 4$). However, under the new life expectancy tables, the life expectancy for a 55-year-old is 31.6; therefore, you calculate your required minimum distribution for 2024 by dividing the account balance by 27.6 ($31.6 - 4$).

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 are the owner of 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. The same rule applies if you are a designated beneficiary of more than one IRA that was owned by a single decedent.

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 1 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 (or age 73) year will be credited toward the amount that must be distributed by April 1 of the following year.

Example. Justin became 72 on December 15, 2023. Justin's IRA account balance on December 31, 2022, was \$38,400. He figured his required minimum distribution for 2023 was \$1,500 ($\$38,400 \div 25.6$ (the distribution period for age 72 per the life expectancy table that applied for the year prior to 2024)). By December 31, 2023, he had actually received distributions totaling \$3,600, \$2,100 more than was required. Justin can't use that \$2,100 to reduce the amount he is required to withdraw for 2024. Justin's reduced IRA account balance on December 31, 2023, was \$34,800. Justin figured his required minimum distribution for 2024 is \$1,313 ($\$34,800 \div 26.5$ (the distribution period for age 73 per Table III)). During 2024, he must receive distributions of at least that amount.

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

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

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

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

Trust as beneficiary. A trust can't be a designated beneficiary even if it is a named beneficiary. However, the beneficiaries of a trust will be treated as having been designated beneficiaries for purposes of determining required minimum distributions after the owner's death (or, after the death of the owner's surviving spouse described in [Death of surviving spouse prior to date distributions begin](#), earlier) if all of the following are true.

1. The trust is a valid trust under state law, or would be but for the fact that there is no corpus.
2. The trust is irrevocable or became, by its terms, irrevocable upon the owner's death.

3. The beneficiaries of the trust who are beneficiaries with respect to the trust's interest in the owner's benefit are identifiable from the trust instrument.
4. The trustee of the trust provides the IRA custodian or trustee with the documentation required by that custodian or trustee. The trustee of the trust should contact the IRA custodian or trustee for details on the documentation required for a specific plan.

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

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

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

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

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



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

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



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

Qualified charitable distribution one-time election. Beginning in tax years beginning after December 29, 2022, you can elect to make a one-time distribution of up to \$50,000 from an individual retirement account to charities through a charitable remainder annuity trust, a charitable remainder unitrust, or a charitable gift annuity but only if each is funded only by qualified charitable distributions.

In the case of the charitable gift annuity, the annuity must begin making fixed payments of 5% or greater not later than 1 year from the date of funding.

Also, for tax years beginning after 2023, this \$50,000 one-time election amount and the \$100,000 annual IRA charitable distribution limit will be adjusted for inflation. For more information, see [Qualified charitable distributions \(QCDs\)](#).



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

Example. On December 23, 2023, Amy, age 75, directed the trustee of her 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 Amy's IRA is \$30,000 and consists of \$20,000 of deductible contributions and earnings and \$10,000 of nondeductible contributions (basis). Because Amy 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 Amy's income (\$20,000) is a QCD.

In this case, Amy has made a QCD of \$20,000 (her deductible contributions and earnings). Because Amy made a distribution of nondeductible contributions from her IRA, she must file Form 8606 with her return. Amy reports the total distribution (\$25,000) on line 4a of Form 1040-SR. She completes Form 8606 to determine the amount to enter on line 4b of Form 1040-SR and the remaining basis in her IRA. Amy enters -0- on line 4b. This is Amy's only IRA and she took no other distributions in 2023. She also enters "QCD" next to line 4b to indicate a qualified charitable distribution.

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

Offset of QCDs by amounts contributed after age 70½. Beginning in tax years after December 31, 2019, the amount of QCDs that you can exclude from income is

reduced by the excess of the aggregate amount of IRA contributions you deducted for the taxable year and any prior year that you were age 70½ or older over the amount of such IRA contributions that were used to reduce the excludable amount of QCDs in all earlier years. See the [Qualified Charitable Deduction Adjustment Worksheet](#) in Appendix D.

Example. Jim became age 70½ in 2021 and deducted \$5,000 for contributions he made in 2022 and 2023 but makes no contribution for 2024. Jim makes no qualified charitable distributions for 2022 and makes qualified charitable distributions of \$6,000 for 2023 and \$6,500 for 2024.

He determines he has no excludable qualified charitable distribution for 2023 as figured on his [2023 QCD Worksheet](#). His 2023 qualified charitable distribution is reduced by the aggregate amount of \$10,000 of the contributions he deducted in 2022 and 2023, which reduces his excludable qualified charitable distribution to a negative amount of \$4,000.

Jim decides to make a qualified charitable distribution of \$6,500 for 2024. Jim completes his 2024 QCD worksheet by entering the amount of the remainder of the aggregate amount of the contributions he deducted in 2022 and 2023 (\$4,000) on line 1. This amount is figured on his 2023 QCD worksheet and is entered on line 1 of his 2024 QCD worksheet. Jim figures his excludable qualified charitable distribution of \$2,500 on his [2024 QCD worksheet](#) (\$6,500 – \$4,000 = \$2,500).

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

This distribution must be made directly by the trustee of the IRA to the trustee of the HSA. The distribution isn't included in your income, isn't deductible, and reduces the amount that can be contributed to your HSA. You must make the distribution by the end of the year; the special

Jim’s Illustrated 2023 QCD Adjustment Worksheet

Keep for Your Records 

1.	Enter the total amounts of contributions deducted in prior years that you were age 70½ or older that did not reduce the excludable amount of qualified charitable contributions in prior years.	1.	-0-
2.	Enter the total amounts contributed and deducted during the current year if you were age 70½ (or older) at the end of the year. If this is your first QCD worksheet, also include contributions you deducted in prior years during which you were age 70½ (or older) at the end of the year.	2.	10,000
3.	Add the amounts on lines 1 and 2.	3.	10,000
4.	Enter the total amounts of qualified charitable distributions made during the current year, not to exceed \$100,000.	4.	6,000
5.	Subtract line 3 from line 4. This is the amount of your excludable qualified charitable distribution for the current year.*	5.	(\$4,000)
*If zero or less, you have no excludable qualified charitable distribution. If greater than zero, enter -0- on line 1 of your subsequent QCD worksheet. If less than zero, enter the amount as a positive amount on line 1 of your subsequent QCD worksheet.			



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

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

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.

TIP If you were affected by a qualified disaster, see [chapter 3](#).

Distributions Fully or Partly Taxable

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

Fully taxable. If only deductible contributions were made to your traditional IRA (or IRAs, if you have more than one), you have no basis in your IRA. Because you have no basis in your IRA, any distributions are fully taxable when

received. See [Reporting and Withholding Requirements for Taxable Amounts](#), later.

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

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

Form 8606. You must complete Form 8606, and attach it to your return, if you receive a distribution from a traditional IRA and have ever made nondeductible contributions or rolled over after-tax amounts to any of your traditional IRAs. Using the form, you will figure the nontaxable distributions for 2023, and your total IRA basis for 2023 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 2023, you must use Form 8606 to figure how much of your 2023 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 2023 from a traditional IRA and you also made contributions to a traditional IRA for 2023 that may not be fully deductible because of the income limits, you can use [Worksheet 1-1](#) to figure how much of your 2023 IRA distribution is tax free and how much is taxable. Then, you can figure the amount of nondeductible contributions to report on Form 8606. Follow the instructions under [Reporting your nontaxable distribution on Form 8606](#) next to figure your remaining basis after the distribution.

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

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

6. Enter the amount from line 8 of [Worksheet 1-1](#) on lines 13 and 17 of Form 8606.
7. Complete line 14 of Form 8606.
8. Enter the amount from line 9 of [Worksheet 1-1](#) (or, if you entered an amount on line 11, the amount from that line) on line 15a of Form 8606.

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

Year	Deductible	Nondeductible
2016	2,000	-0-
2017	2,000	-0-
2018	2,000	-0-
2019	1,000	-0-
2020	1,000	-0-
2021	1,000	-0-
2022	700	300
Totals	\$9,700	\$300

Rose needs to complete [Worksheet 1-1](#) to determine if her IRA deduction for 2023 will be reduced or eliminated. In 2023, 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, 2023, and didn't recharacterize any contributions. At the end of 2023, 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 2023 is figured on [Worksheet 1-1](#).

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

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

Use only if you made contributions to a traditional IRA for 2023 that may not be fully deductible and have to figure the taxable part of your 2023 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, 2023, 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, 2022	1. _____
2. Enter the total of all contributions made to your traditional IRAs during 2023 and all contributions made during 2024 that were for 2023, 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, 2023 (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 2023. Also, include repayments of qualified disaster distributions, qualified charitable distributions (QCDs), and a one-time distribution to fund a health savings account (HSA). (Don't include outstanding rollovers included on line 4 or any rollovers between traditional IRAs completed by December 31, 2023. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606.)	5. _____
6. Add lines 4 and 5	6. _____
7. Divide line 3 by line 6. Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	7. _____
8. Nontaxable portion of the distribution. Multiply line 5 by line 7. Enter the result here and on lines 13 and 17 of Form 8606	8. _____
9. Taxable portion of the distribution (before adjustment for conversions). Subtract line 8 from line 5. Enter the result here, and if there are no amounts converted to Roth IRAs, stop here and enter the result on line 15a of Form 8606	9. _____
10. Enter the amount included on line 9 that is allocable to amounts converted to Roth IRAs by December 31, 2023. (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, 2023, you must determine the percentage of the distribution allocable to the conversion. To figure the percentage, divide the amount converted (from line 16 of Form 8606) by the total distributions shown on line 5. To figure the amounts to include on line 10 of this worksheet and on line 18 of Form 8606, multiply line 9 of the worksheet by the percentage you figured.

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

Use only if you made contributions to a traditional IRA for 2023 that may not be fully deductible and have to figure the taxable part of your 2023 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, 2023, 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, 2022	1. _____	300
2. Enter the total of all contributions made to your traditional IRAs during 2023 and all contributions made during 2024 that were for 2023, 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, 2023 (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 2023. Also, include repayments of qualified disaster distributions, qualified charitable distributions (QCDs), and a one-time distribution to fund a health savings account (HSA). (Don't include outstanding rollovers included on line 4 or any rollovers between traditional IRAs completed by December 31, 2023. Also, don't include certain returned contributions described in the instructions for line 7 of Form 8606.)	5. _____	5,000
6. Add lines 4 and 5	6. _____	25,000
7. Divide line 3 by line 6. Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	7. _____	0.092
8. Nontaxable portion of the distribution. Multiply line 5 by line 7. Enter the result here and on lines 13 and 17 of Form 8606	8. _____	460
9. Taxable portion of the distribution (before adjustment for conversions). Subtract line 8 from line 5. Enter the result here, and if there are no amounts converted to Roth IRAs, stop here and enter the result on line 15a of Form 8606	9. _____	4,540
10. Enter the amount included on line 9 that is allocable to amounts converted to Roth IRAs by December 31, 2023. (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, 2023, 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.

Nondeductible IRAs

Attach to 2023 Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form8606 for instructions and the latest information.

OMB No. 1545-0074

2023
Attachment
Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2023 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, Traditional SEP, and Traditional SIMPLE IRAs

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

- You made nondeductible contributions to a traditional IRA for 2023.
- You took distributions from a traditional, traditional SEP, or traditional SIMPLE IRA in 2023 **and** you made nondeductible contributions to a traditional IRA in 2023 or an earlier year. For this purpose, a distribution does not include a rollover (other than certain qualified disaster distribution repayments from 2023 Form(s) 8915-F), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, traditional SEP, and traditional SIMPLE IRAs to Roth, Roth SEP, or Roth SIMPLE IRAs in 2023 **and** you made nondeductible contributions to a traditional IRA in 2023 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2023, including those made for 2023 from January 1, 2024, through April 15, 2024. See instructions	1	500
2	Enter your total basis in traditional IRAs. See instructions	2	300
3	Add lines 1 and 2	3	800
In 2023, did you take a distribution from traditional, traditional SEP, or traditional SIMPLE IRAs, or make a Roth, Roth SEP, or Roth SIMPLE IRA conversion?			
		No — Enter the amount from line 3 on line 14. Do not complete the rest of Part I.	
		Yes — Go to line 4.	
4	Enter those contributions included on line 1 that were made from January 1, 2024, through April 15, 2024	4	0
5	Subtract line 4 from line 3	5	800
6	Enter the value of all your traditional, traditional SEP, and traditional SIMPLE IRAs as of December 31, 2023, plus any outstanding rollovers. Subtract certain repayments of qualified disaster distributions, if any, from 2023 Form(s) 8915-F (see instructions)	6	
7	Enter your distributions from traditional, traditional SEP, and traditional SIMPLE IRAs in 2023. Do not include rollovers (other than repayments of qualified disaster distributions, if any, from 2023 Form(s) 8915-F (see instructions)); qualified charitable distributions; a one-time distribution to fund an HSA; conversions to a Roth, Roth SEP, or Roth SIMPLE IRA; certain returned contributions; or recharacterizations of traditional IRA contributions (see instructions)	7	
8	Enter the net amount you converted from traditional, traditional SEP, and traditional SIMPLE IRAs to Roth, Roth SEP, or Roth SIMPLE IRAs in 2023. 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	x
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth, Roth SEP, or Roth SIMPLE 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, Roth SEP, or Roth SIMPLE 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 2023 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, if any, from 2023 Form(s) 8915-F (see instructions). Also, enter this amount on 2023 Form(s) 8915-F, line 18, as applicable (see instructions)	15b	
c	Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on 2023 Form 1040, 1040-SR, or 1040-NR, line 4b	15c	0
Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution. See instructions.			

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

Cat. No. 63966F

Form **8606** (2023)

* From Worksheet 1-1 in Publication 590-B

Part II 2023 Conversions From Traditional, Traditional SEP, or Traditional SIMPLE IRAs to Roth, Roth SEP, or Roth SIMPLE IRAs

Complete this part if you converted part or all of your traditional, traditional SEP, and traditional SIMPLE IRAs to a Roth, Roth SEP, or Roth SIMPLE IRA in 2023.

16	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional, traditional SEP, and traditional SIMPLE IRAs to Roth, Roth SEP, or Roth SIMPLE IRAs in 2023	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 2023 Form 1040, 1040-SR, or 1040-NR, line 4b	18	4,540*

Part III Distributions From Roth, Roth SEP, or Roth SIMPLE IRAs

Complete this part only if you took a distribution from a Roth, Roth SEP, or Roth SIMPLE IRA in 2023. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution from 2023 Form(s) 8915-F (see instructions)), 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, Roth SEP, and Roth SIMPLE IRAs in 2023, including any qualified first-time homebuyer distributions, and any qualified disaster distributions from 2023 Form(s) 8915-F (see instructions)	19	
20	Qualified first-time homebuyer expenses (see instructions). Do not enter more than \$10,000 reduced by the total of all your prior qualified first-time homebuyer distributions	20	
21	Subtract line 20 from line 19. If zero or less, enter -0-	21	
22	Enter your basis in Roth, Roth SEP, and Roth SIMPLE 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, traditional SEP, and traditional SIMPLE IRAs and rollovers from qualified retirement plans to a Roth, Roth SEP, or Roth SIMPLE 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, if any, from 2023 Form(s) 8915-F (see instructions). Also, enter this amount on 2023 Form(s) 8915-F, line 19, as applicable (see instructions)	25b	
c	Taxable amount. Subtract line 25b from line 25a. If more than zero, also include this amount on 2023 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 <input type="checkbox"/> 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** (2023)

Other Special IRA Distribution Situations

Two other special IRA distribution situations are discussed next.

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

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

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

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

Reporting and Withholding Requirements for Taxable Amounts

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

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

- 1—Early distribution, no known exception (in most cases, under age 59½).
- 2—Early distribution, exception applies (under age 59½).
- 3—Disability.
- 4—Death.
- 5—Prohibited transaction.
- 7—Normal distribution.
- 8—Excess contributions plus earnings/
excess deferrals (and/or earnings)
taxable in 2023.



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 2023 and recharacterized in 2023.

P—Excess contributions plus earnings/
excess deferrals (and/or earnings) taxable in 2022.

Q—Qualified distribution from a Roth IRA.

R—Recharacterized IRA contribution made for 2022 and recharacterized in 2023.

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.

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

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

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

However, if you own more than one IRA, each IRA is treated as a separate account, and loss of IRA status only affects that IRA that participated in that prohibited transaction.

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

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

Pledging an account as security. If you use a part of your traditional IRA account as security for a loan, that part is treated as a distribution and is included in your gross income. You may have to pay the [10% additional tax](#) on early distributions, discussed later.

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

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

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

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

Exempt Transactions

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

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

For additional information on prohibited transaction exemptions, see the Department of Labor publication, [Exemption Procedures under Federal Pension Law](#).

Transactions Not Prohibited

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

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

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

1. The payments are for establishing a traditional IRA or for making additional contributions to it.

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

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

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

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

Investment in Collectibles

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

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

Collectibles. These include:

- Artworks,
- Rugs,
- Antiques,
- Metals,
- Gems,
- Stamps,
- Coins,

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

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



The coins must be in the possession of the custodian or trustee of the IRA. If the owner or the beneficiary of the IRA takes possession of the coins, the coins will be treated as distributed.

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 April 15 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 3](#).

Age 59½ Rule

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

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

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

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

Exceptions

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

- You have unreimbursed medical expenses that are more than 7.5% of your AGI.
- The distribution is for the cost of your medical insurance due to a period of unemployment.
- You are totally and permanently disabled.
- You have been certified as having a terminal illness.
- You are the beneficiary of a deceased IRA owner.
- You are receiving distributions in the form of a series of substantially equal periodic payments.
- The distribution is for your qualified higher education expenses.
- You use the distributions to buy, build, or rebuild a first home.
- The distribution is due to an IRS levy of the IRA or retirement plan.
- The distribution is a qualified reservist distribution.
- The distribution is a qualified birth or adoption distribution.
- The distribution is a qualified disaster distribution or qualified disaster recovery distribution.
- The distribution is a corrective 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, there are certain distribution amounts on which you don't have to pay the 10% additional tax.

If you have unreimbursed medical expenses (that would qualify for a medical deduction) in excess of 7.5% of your [\(AGI\)](#), defined next, you don't have to pay the 10% additional tax on distributions from your IRA up to the amount by which those qualifying medical expenses exceed 7.5% of your [\(AGI\)](#).



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

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

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

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

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

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

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

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

Distributions to terminally ill individuals. You may be able to take a distribution from a qualified retirement plan before reaching age 59½ and not have to pay the 10% additional tax on early distributions if you receive the distribution

on or after the date you have received a certification by a physician that you are terminally ill.

Terminally ill. You are considered terminally ill if you are certified by a physician as having an illness or physical condition which can reasonably be expected to result in death in 84 months or less after the date of the certification.

Certification of terminal illness. A certification of terminal illness must include the following:

- A statement that the individual's illness or physical condition can be reasonably expected to result in death in 84 months or less after the date of certification.
- A narrative description of the evidence that was used to support the statement of illness or physical condition.
- It must include the name and contact information of the physician making the statement.
- The statement must include the date the physician examined the individual or reviewed the evidence provided by the individual, and the date that the physician signed the certification.
- The statement must include the signature of the physician making the statement, and an attestation from the physician that, by signing the form, the physician confirms that the physician composed the narrative description based on the physician's examination of the individual or the physician's review of the evidence provided by the individual.

However, it is not sufficient evidence for an employee who is a physician to certify the physician's own terminal illness.

Amount may be repaid. You may repay an amount you received because you are certified terminally ill by making one or more contributions to the plan as long as the total of those contributions do not exceed the amount distributed to you as a terminally ill individual.

Certain corrective distributions not subject to 10% early distribution tax. Beginning with distributions made on December 29, 2022, and after, the 10% additional tax on early distributions will not apply to a corrective IRA distribution, which consists of an excessive contribution (a contribution greater than the IRA contribution limit) and any earnings (the portion of the distribution subject to the 10% additional tax) allocable to the excessive contribution, as long as the corrective distribution is made on or before the due date (including extensions) of the income tax return.

Substantially equal periodic payments. You can receive distributions from your traditional IRA before age 59½ if they 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.

The IRS has provided three general methods of computing the annual distribution amounts for meeting the requirements for a series of substantially equal periodic payments: Notice 2022-6 explains the three methods and identifies tables to be used for 2023 and after. (See Notice 2022-6 at [IRS.gov/irb/2022-05_IRB#NOT-2022-06](https://www.irs.gov/irb/2022-05_IRB#NOT-2022-06)).

The three methods are generally referred to as the required minimum distribution method (RMD method), the fixed amortization method, and the fixed annuitization method. The latter two methods may require professional assistance.



The RMD method, when used for this purpose, results in the exact amount required to be distributed each year, not the minimum amount.



Distributions received as periodic payments on or after December 29, 2022, will not fail to be treated as substantially equal merely because they are received as an annuity.

Note. For a series of substantially equal periodic payments established in 2022, you may apply the guidance either in Notice 2022-6 at [IRS.gov/irb/2022-05_IRB#NOT-2022-06](https://www.irs.gov/irb/2022-05_IRB#NOT-2022-06), or in Revenue Ruling 2002-62 which is on page 710 of Internal Revenue Bulletin 2002-42 at <https://www.irs.gov/pub/irs-irbs/irb02-42.pdf>.

Note. Distributions received as periodic payments on or after December 29, 2022, will not fail to be treated as substantially equal merely because they are received as an annuity.

Recapture tax for changes in distribution method under equal payment exception. You may have to pay an early distribution recapture tax if you modify (for reasons other than your death or disability) the annual amount distributed to be different from the annual amount determined under the distribution method that you initially established under the substantially equal periodic payment exception, and if the modification occurs before the date limitation explained in [Modification date](#) below.

The recapture tax is imposed with respect to the calendar year in which the modification first occurs. The amount of tax is the amount of early distribution additional taxes that would have been imposed in prior years had the exception not applied in those prior years, plus interest for the deferral periods.

Modification date. The recapture tax applies if you modify the series of payments (other than because of death or disability) before the later of these two dates:

1. The 5th anniversary of the date of the first distribution of the series; or
2. The date you reach age 59½.

However, the following two situations are not treated as a modification of the series for purposes of the recapture tax: (a) if your account is completely depleted of all assets; or (b) if you make a one-time change to the required minimum distribution method from one of the other methods.

In the event of a modification that triggers the recapture tax, the tax does not apply to any amounts distributed after you reach age 59½.

Report the recapture tax (including the interest on the deferral periods) 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.



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 taxpayer. 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 during the 3-year period beginning on the day after the date on which such distribution was received. You make this repayment 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.

In the case of a qualified birth or adoption distribution made on or before December 29, 2022, you can make one or more contributions after the distribution but before January 1, 2026.

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 (or age 73). The required minimum distribution for any year after the year in which you reach age 72 (or age 73) 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 25% excise tax for that year on the amount not distributed as required.

Additional tax rate for excess accumulations reduced. The additional tax rate for distributions that are less than the required minimum distribution amount (excess accumulations) is reduced to 25% for tax years beginning after December 29, 2022.

You may be subject to a reduced additional tax rate of 10% of the amount not distributed, if, during the correction window, you take a distribution of the amount on which the

tax is due and submit a tax return reflecting this additional tax.

The "correction window" is the period of time beginning on the date on which the additional tax is imposed on the distribution shortfall and ends on the earliest of the following dates:

- The date of mailing the deficiency notice with respect to the imposition of this tax, or
- The date the tax is assessed, or
- The last day of the second taxable year that begins after the date of the taxable year in which the additional tax is imposed.

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 25% 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.

Available portion. The available portion of your affected investment is the amount of payments remaining after

they have been reduced or suspended because of state insurer delinquency proceedings.

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

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

Reporting Additional Taxes

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

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

Not filing a tax return. If you don't have to file a return, but do have to pay one of the additional taxes mentioned earlier, file the completed Form 5329 with the IRS at the

time and place you would have filed Form 1040, 1040-SR, or 1040-NR. Be sure to include your address on page 1 and your signature and date on page 2. Enclose, but don't attach, a check or money order made payable to "United States Treasury" for the tax you owe, as shown on Form 5329. Write your social security number and "2023 Form 5329" on your check or money order.

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

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

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

2023
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 8, without filing Form 5329. See instructions.

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

1	Early distributions includible in income (see instructions). For Roth IRA distributions, see instructions	1	3000
2	Early distributions included on line 1 that are not subject to the additional tax (see instructions). Enter the appropriate exception number from the instructions:	2	-0-
3	Amount subject to additional tax. Subtract line 2 from line 1	3	3000
4	Additional tax. Enter 10% (0.10) of line 3. Include this amount on Schedule 2 (Form 1040), line 8 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 8z, from a Coverdell education savings account (ESA) or a qualified tuition program (QTP), or on Schedule 1 (Form 1040), line 8q, from 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 8	8	

Part III Additional Tax on Excess Contributions to Traditional IRAs. Complete this part if you contributed more to your traditional IRAs for 2023 than is allowable or you had an amount on line 17 of your 2022 Form 5329.

9	Enter your excess contributions from line 16 of your 2022 Form 5329. See instructions. If zero, go to line 15	9	
10	If your traditional IRA contributions for 2023 are less than your maximum allowable contribution, see instructions. Otherwise, enter -0-	10	
11	2023 traditional IRA distributions included in income (see instructions)	11	
12	2023 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 2023 (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, 2023 (including 2023 contributions made in 2024). Include this amount on Schedule 2 (Form 1040), line 8	17	

Part IV Additional Tax on Excess Contributions to Roth IRAs. Complete this part if you contributed more to your Roth IRAs for 2023 than is allowable or you had an amount on line 25 of your 2022 Form 5329.

18	Enter your excess contributions from line 24 of your 2022 Form 5329. See instructions. If zero, go to line 23	18	
19	If your Roth IRA contributions for 2023 are less than your maximum allowable contribution, see instructions. Otherwise, enter -0-	19	
20	2023 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 2023 (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, 2023 (including 2023 contributions made in 2024). Include this amount on Schedule 2 (Form 1040), line 8	25	

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

Cat. No. 13329Q

Form **5329** (2023)

Roth IRAs

Reminders

Disaster relief. If you were affected by a qualified disaster, see [chapter 3](#).

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

Introduction

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

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

What Is a Roth IRA?

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

To be a Roth IRA, the account or annuity must be designated as a Roth IRA when it is opened. A deemed IRA can be a Roth IRA, a Roth SEP IRA or a Roth SIMPLE 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.



Beginning in 2023, SEP and SIMPLE IRAs can be designated as Roth IRAs.

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

Are Distributions Taxable?

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

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

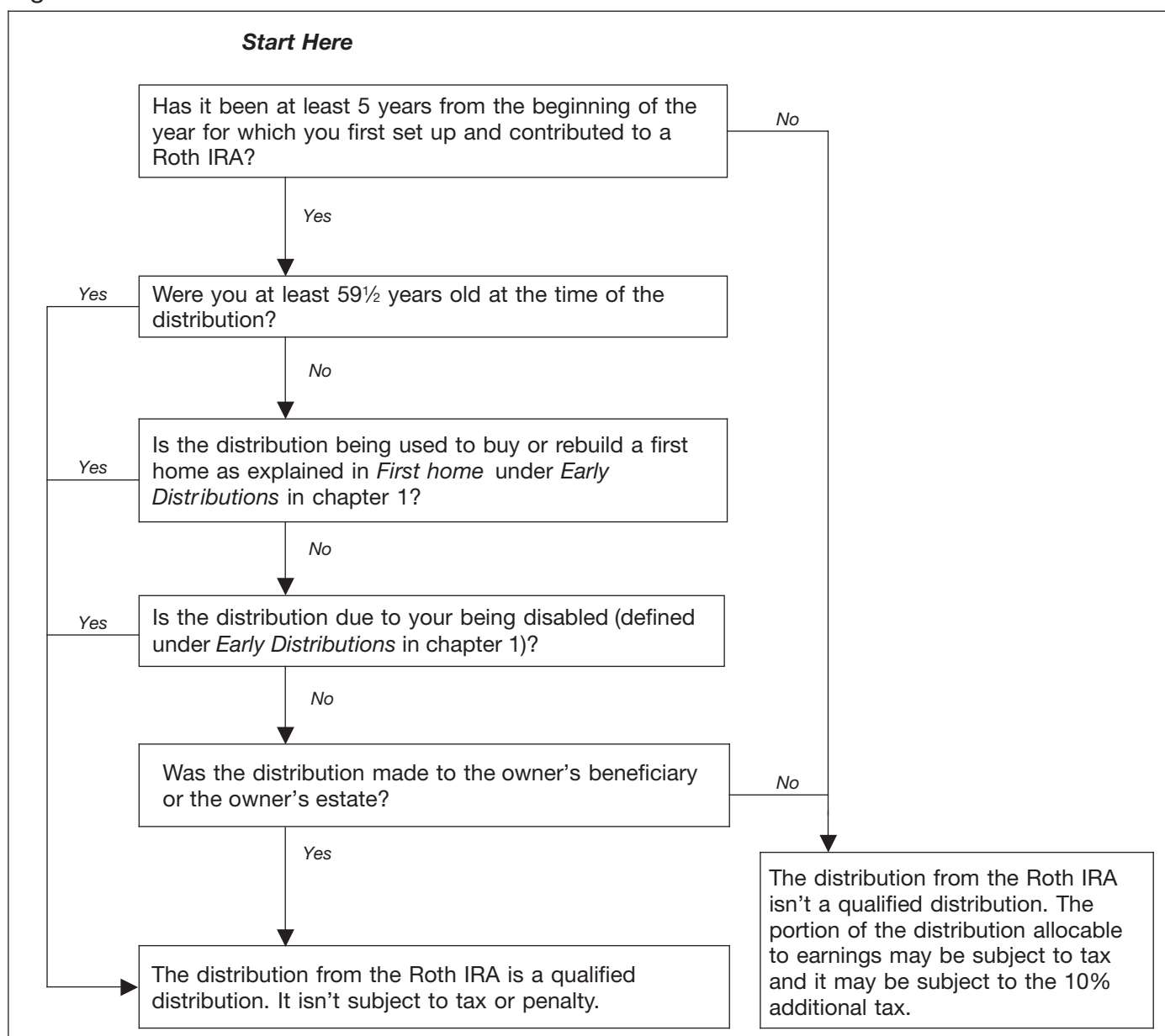
Withdrawals of contributions by due date. If you withdraw contributions (including any net earnings on the contributions) by the due date of your return for the year in which you made the contribution, the contributions are treated as if you never made them. If you have an extension of time to file your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

What Are Qualified Distributions?

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

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

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





If you were affected by a qualified disaster, see [chapter 3](#).

Additional Tax on Early Distributions

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

Distributions of conversion and certain rollover contributions within 5-year period. If, within the 5-year period starting with the first day of your tax year in which you convert an amount from a traditional IRA or roll over an amount from a qualified retirement plan to a Roth IRA, you take a distribution from a Roth IRA, you may have to pay the 10% additional tax on early distributions. You must generally pay the 10% additional tax on any amount attributable to the part of the amount converted or rolled over (the conversion or rollover contribution) that you had to include in income (recapture amount). A separate 5-year period applies to each conversion and rollover. See [Ordering Rules for Distributions](#), later, to determine the recapture amount, if any.

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

For example, if a calendar-year taxpayer makes a conversion contribution on February 25, 2023, and makes a regular contribution for 2022 on the same date, the 5-year period for the conversion begins January 1, 2023, while the 5-year period for the regular contribution begins on January 1, 2022.

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 have been certified as having a terminal illness.
- You are the beneficiary of a deceased IRA owner.

- You use the distribution to buy, build, or rebuild a first home.
- The distributions are part of a series of substantially equal payments.
- You have unreimbursed medical expenses that are more than 7.5% of your AGI (defined earlier) for the year.
- You are paying medical insurance premiums during a period of unemployment.
- The distribution is a corrective distribution.
- The distributions are for your qualified higher education expenses.
- The distribution is due to an IRS levy of the IRA or retirement plan.
- The distribution is a qualified reservist distribution.
- The distribution is a qualified birth or adoption distribution.
- The distribution is a qualified disaster distribution or qualified disaster recovery distribution.

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



If you were affected by a qualified disaster, see [chapter 3](#).

Ordering Rules for Distributions

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

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

Disregard rollover contributions from other Roth IRAs for this purpose.

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

- Add together all distributions from all your Roth IRAs during the year.
- Add together all regular contributions made for the year (including contributions made after the close of the year, but before the due date of your return). Add this total to the total undistributed regular contributions made in prior years.
- Add together all conversion and rollover contributions made during the year. For purposes of the ordering rules, in the case of any conversion or rollover in which the conversion or rollover distribution is made in 2023 and the conversion or rollover contribution is made in 2024, treat the conversion or rollover contribution as contributed before any other conversion or rollover contributions made in 2024.

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, 2019, Amelia converted all \$80,000 in her traditional IRA to her Roth IRA. Her Forms 8606 from prior years show that \$20,000 of the amount converted is her basis.

Amelia included \$60,000 (\$80,000 – \$20,000) in her gross income.

On February 23, 2023, Amelia made a regular contribution of \$5,000 to a Roth IRA. On November 8, 2023, at

age 60, Amelia took a \$7,000 distribution from her Roth IRA.

The first \$5,000 of the distribution is a return of Amelia's regular contribution and isn't includible in her 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 2023, you must allocate the early distribution by using the [Recapture Amount—Allocation Chart](#) located in Appendix C.

Amount to include on Form 5329, line 1. Include on line 1 of your 2023 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 2023 Form 8606.
- The amount(s) allocated to your 2015 through 2023 Forms 8606, line 18.
- The amount(s) allocated to your 2020 through 2023 Forms 1040, 1040-SR or 1040-NR, line 5b; 2019 Form 1040 or 1040-SR, line 4d; 2018 Form 1040, line 4b; your 2016 and 2017 Forms 1040, line 16b; Forms 1040A, line 12b; or 2015 through 2019 Forms 1040-NR, line 17b.
- The amount from your 2023 Form 8606, line 25c.

Also, include any amount you allocated to line 20 of your 2023 Form 8606 on your 2023 Form 5329, line 2, and enter exception number 09.

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

- In 2005, he converted \$10,000 from his traditional IRA into his Roth IRA. He filled out a 2005 Form 8606 and attached it to his 2005 Form 1040. He entered \$0 on line 17 of Form 8606 because he took a deduction for all the contributions to the traditional IRA; therefore, he

Illustrated Recapture Amount—Allocation Chart

Enter the amount from your 2023 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 (2023 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 2023 Form 8606, line 19, **STOP.** See Ishmael's [Example](#) above.

<u>Tax Year</u>	<u>Your Form</u>			
2023	Form 8606, line 20	<u>\$10,000</u>	Form 8606, line 22	<u>\$55,500</u>
2005	Form 8606, line 18	<u>\$10,000</u>	Form 8606, line 17	<u>\$-0-</u>
2016	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	<u>\$20,000</u>	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	<u>\$20,000</u>
2023	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.

has no basis. He entered \$10,000 on line 18 of Form 8606. He also entered zero on Form 1040, line 15a, and \$10,000 on line 15b.

- In 2016, he rolled over the balance of his qualified retirement plan, \$20,000, into a Roth IRA when he changed jobs. He used a 2016 Form 1040 to file his taxes. He entered \$20,000 on line 16a of Form 1040 because that was the amount reported in box 1 of his 2016 Form 1099-R. Box 5 of his 2016 Form 1099-R reported \$0 because he didn't make any after-tax contributions to the qualified retirement plan. He entered \$20,000 on line 16b of Form 1040 because that is the taxable amount that was rolled over in 2016.

The total balance in his Roth IRA as of January 1, 2023, was \$105,000 (\$50,000 in contributions from 2000 through 2022 + \$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 2023. In 2023, he made a contribution of \$5,500 to his Roth IRA.

In August 2023 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 2023 Form 5329, line 1 (see [Amount to include on Form 5329, line 1](#), earlier). He should also report \$10,000 on his 2023 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 their 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, they can either delay distributions until the decedent would have reached age 73 or treat the Roth IRA as their 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 their 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 they were 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.

Example. When Ms. Hibbard died in 2023, her Roth IRA contained regular contributions of \$4,000, a conversion contribution of \$10,000 that was made in 2019, and earnings of \$2,000. No distributions had been made from her IRA. She had no basis in the conversion contribution in 2019.

When she established this Roth IRA (her first) in 2019, 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 2023. 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 25% excise tax for that year on the amount not distributed as required. For the tax on excess accumulations (insufficient distributions), see [Excess Accumulations \(Insufficient Distributions\)](#) under What Acts Result in Penalties or Additional Taxes? in chapter 1. If this applies to you, substitute "Roth IRA" for "traditional IRA" in that discussion.

3.

Disaster-Related Relief

Introduction

Special rules apply to tax-favored withdrawals, income inclusion, and repayments for individuals who suffered economic losses as a result of certain major disasters. See [Qualified Disaster Recovery Distributions](#) and [Qualified Disaster Distributions](#), later, for more information.

The principles set forth in Notice 2005-92, 2005-51 I.R.B. 1165, available at [IRS.gov/IRB/2020-28_IRB](https://www.irs.gov/irb/2020-28_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](https://www.irs.gov/irb/2020-28_IRB) (which provides guidance on the tax-favored treatment of distributions for individuals impacted by the coronavirus pandemic), generally also apply to these rules.

If you received a qualified disaster recovery distribution or a qualified disaster distribution (both defined later), it is taxable, but isn't subject to the 10% additional tax on early distributions. (Use Form 8915-F to figure the taxable portion of the distribution.) However, the distribution is included in income ratably over 3 years unless you elect to report the entire amount in the year of distribution. For example, if you received a \$60,000 qualified disaster distribution in 2020, you can include \$20,000 in your income in 2020, 2021, and 2022. However, you can elect to include the entire distribution in your income in the year it was received. Also, you can repay the distribution and not be taxed on the distribution. See [Repayment of Qualified](#)

[Disaster and Qualified Disaster Recovery Distributions](#), later.



The distribution limit for qualified disaster recovery distributions is not the same as the limit for qualified disaster distributions. See [Distribution limit for qualified disaster recovery distributions](#) and [Distribution limit for qualified disaster distributions](#), for more information.

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 a major disaster, you may be able to repay the distribution and not pay income tax or the 10% additional tax on early distributions. See [Recontribution of Qualified Distributions for the Purchase or Construction of a Main Home](#), later.

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

Qualified Disaster Recovery Distributions

Qualified disaster recovery distributions. A qualified disaster recovery distribution is a qualified disaster distribution that meets certain criteria as described in the SECURE 2.0 Act of 2022. It is a distribution made from an [eligible retirement plan](#) to an individual whose [main home](#) was in a [qualified disaster area](#) during the period described in [Qualified disaster recovery distribution](#), later. This individual must have sustained an [economic loss](#) because of the disaster.

Main home (principal place of abode). 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.

Qualified disaster. A qualified disaster means any major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act after December 27, 2020.

Qualified disaster area. A qualified disaster area means any area with respect to which the major disaster was declared under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. This term does not include any area which is a qualified disaster area solely by reason of section 301 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020.



A qualified disaster area under section 301 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020 would be a major disaster that was declared by the President during the period between January 1, 2020, and February 25, 2021. Also, this disaster must

have an incident period that began on or after December 28, 2019, and on or before December 27, 2020, and must have ended no later than January 26, 2021. The definition of a qualified disaster loss does not extend to any major disaster which has been declared only by reason of 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.

Qualified disaster recovery distribution. A qualified disaster recovery distribution is any distribution:

- Made on or after the first day of the [incident period](#) of a qualified disaster and before the date that is 180 days after the [applicable date](#) with respect to such disaster; and
- Made to an individual whose [principal place of abode](#) at any time during the [incident period](#) of such qualified disaster is located in the qualified disaster area; and
- That individual has sustained an [economic loss](#) by reason of such qualified disaster.

Applicable date. The term applicable date means the latest of:

- December 29, 2022;
- The first date of the [incident period](#) for the qualified disaster; or
- The declaration date of the qualified disaster.

Distribution limit for qualified disaster recovery distributions. The total of your qualified disaster recovery distributions from all plans is limited to \$22,000 per disaster. 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 distribution exceeds \$22,000, you may allocate the \$22,000 limit among the plans by any reasonable method you choose.

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.

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 (including Roth SEP and SIMPLE IRAs).

Qualified Disaster Distributions

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

Incident period for qualified distributions. 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. This includes those disasters that occurred on or after December 28, 2020, and continued no later than January 26, 2021.

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

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

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

Example. In 2020, you received a distribution of \$50,000. In 2021, you receive a distribution of \$125,000

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

Taxation of Qualified Disaster and Qualified Disaster Recovery Distributions

Qualified disaster or qualified disaster recovery 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 or qualified disaster recovery 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 (or qualified disaster recovery distribution) from that plan won't be treated as a change in those substantially equal payments merely because of that distribution. However, any distributions you received in excess of the \$100,000 qualified disaster distribution limit (or the \$22,000 qualified disaster recovery distribution limit), may be subject to the additional tax on early distributions.

Repayment of Qualified Disaster and Qualified Disaster Recovery Distributions

If you choose, you can generally repay any portion of a qualified disaster distribution (or qualified disaster recovery 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 (or qualified disaster recovery distributions) you cannot repay.

You have 3 years from the day after the date you received the qualified disaster distribution (or qualified disaster recovery 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-C (in the case of qualified 2018 disasters), the Instructions for Form

8915-D (in the case of qualified 2019 disasters), or the Instructions for Form 8915-F (in the case of qualified distributions received in 2020 and later years).

Exceptions. You cannot repay the following types of distributions.

1. Qualified disaster distributions (or qualified disaster recovery 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 (or qualified disaster recovery 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-C (if the repayment is for a qualified 2018 disaster distribution), a revised Form 8915-D (if the repayment is for a qualified 2019 disaster distribution), or a revised Form 8915-F (in the case of qualified distributions received in 2020 and later years). See [Amending Your Return](#), later.

Example. Maria received a \$19,000 qualified disaster recovery distribution on February 15, 2023. After receiving a reimbursement from her insurance company for a casualty loss, Maria repays \$19,000 of the qualified disaster recovery distribution on September 10, 2023. She reports the distribution and repayment on Form 8915-F, which she files with her timely filed 2023 tax return. As a result, no portion of the distribution is included in income on her return.

Repayment of distributions if reporting under the 3-year method. If you are reporting the distribution in income over the 3-year period and you repay any portion of the distribution to an eligible retirement plan before filing your tax return, the repayment will reduce the portion of the distribution that is included in income for the year. If you repay a portion after the due date (including extensions) for filing your return, the repayment will reduce the portion of the distribution that is included in income on your next year's return, unless you are eligible to amend your applicable prior year return or returns. (This would be a return for a year beginning the year of the distribution and included in the 3-year period.)



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 an \$18,000 qualified disaster recovery distribution on November 15, 2023. He doesn't elect to include the entire distribution in his 2023 income but elects to include \$6,000 on each of his 2023, 2024, and 2025 tax returns. On November 10, 2024, John repays \$9,000. He makes no other repayments during the allowable 3-year period. John may report the distribution and repayment in either of the following two ways.

- Report \$0 in income on his 2024 return and carry the \$3,000 excess repayment (\$9,000 - \$6,000) forward to 2025 and reduce the amount reported in that year to \$3,000.
- Report \$0 in income on his 2024 return, report \$6,000 on his 2025 return, and file an amended return for 2023 to reduce the amount previously included in income to \$3,000 (\$6,000 - \$3,000).

Reporting repayments. See Form 8915-C (for qualified 2018 disaster distributions), Form 8915-D (for qualified 2019 disaster distributions), or Form 8915-F (for qualified 2020 disaster distributions) if you received a qualified distribution that you repaid, in whole or in part, before June 18, 2020 (June 25, 2021, for qualified 2020 distributions). Also, use Form 8915-F for qualified disaster recovery distributions that you receive as a result of qualified disasters occurring after January 25, 2021.

Recontribution of Qualified 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 retribute all or any part of that distribution to an [eligible retirement plan](#).

Applicable retribution period. You can make this retribution (or retributions) during the following periods:

- On or after the first day of the incident period of the qualified disaster and before June 17, 2020, for qualified 2018 and 2019 disasters; or
- On or after the first day of the incident period of the qualified disaster and before June 25, 2021, for qualified 2020 disasters; or
- On or after the first day of the incident period of a qualified disaster under the SECURE 2.0 Act of 2020

and ending on the date that is 180 days after the [applicable date](#) for that disaster.

Note. A qualified disaster under the SECURE 2.0 Act of 2020 is any major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act after December 27, 2020.

Qualified home purchase distribution. To be a qualified distribution for the purpose of a home purchase or construction, 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 the home was not purchased or constructed because of the disaster.

Any amount that is recontributed during the [applicable retribution period](#), 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 retribution to an IRA is not considered a rollover.

A qualified distribution not recontributed during the [applicable retribution period](#), may be taxable for the year distributed and subject to the additional 10% tax (or the additional 25% tax for certain SIMPLE IRAs) on early distributions.

See Form 8915-C (for qualified 2018 disaster distributions), Form 8915-D (for qualified 2019 disaster distributions), or Form 8915-F (for qualified 2020 disaster distributions) if you received a qualified distribution that you recontributed, in whole or in part, before the [applicable retribution period](#). See Form 8915-F for qualified disasters that occur after January 25, 2021.

Coronavirus-Related Distributions

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

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

Generally, you were a qualified individual if you, your spouse, or your dependent was diagnosed with the virus SARS-Covid-2 or with coronavirus disease 2019 or if you

experienced adverse financial consequences as a result of the coronavirus pandemic.

Repayment of Qualified Coronavirus-Related Distributions

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

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

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

Additional Disaster Relief Issues

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.

Form 8915-F Replaces Form 8915-E

Form 8915-F replaces Form 8915-E for reporting qualified 2020 disaster distributions and repayments of those distributions made in 2021, 2022, and 2023, as applicable. In previous years, distributions and repayments would be reported on the applicable Form 8915 for that year's disasters. For example, Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments, would be used to report qualified 2019 disaster distributions and repayments.

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

Mandatory 60-Day Postponement

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

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

For information about disaster relief available in your area, including postponements, go to [IRS News Around the Nation](#).

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](#) to find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using 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) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource \(MilitaryOneSource.mil/MilTax\)](https://www.MilitaryOneSource.com/MilTax).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed 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) at no cost.
- The [Tax Withholding Estimator \(IRS.gov/W4App\)](https://www.irs.gov/W4App) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- 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](https://www.irs.gov/Help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.irs.gov/ITA): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](https://www.irs.gov/Forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, 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 and for the accuracy of every item reported on the 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](https://www.irs.gov/TipsForChoosingATaxPreparer) on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](https://www.SSA.gov/employer) for fast, free, and secure 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](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideosmultilingua](https://www.youtube.com/irsvideosmultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs-videos)) 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](https://www.irs.gov/MyLanguage) if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

Note. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

Disasters. Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.

- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](https://www.irs.gov/Account).

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS online account. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

Using direct deposit. The safest and easiest way to receive a tax refund is to e-file 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, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

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 (including shortened links), telephone calls, or social media channels to request or verify 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 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).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](https://www.irs.gov/digitalassets) are **not** accepted. 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 Card, Credit Card, or Digital Wallet:** Choose an approved payment processor to pay online or by phone.
- **Electronic Funds Withdrawal:** Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- **Electronic Federal Tax Payment System:** Best option for businesses. Enrollment is required.
- **Check or Money Order:** Mail your payment to the address listed on the notice or instructions.
- **Cash:** You may be able to pay your taxes with cash at a participating retail store.
- **Same-Day Wire:** You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note. The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to [IRS.gov/Payments](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](https://www.irs.gov/offer) 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. 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.



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.

Responding to an IRS notice or letter. You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

Note. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, 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. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](https://www.irs.gov/taxpayerbill).

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](https://www.irs.gov/taxpayer-advocate) 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](https://www.irs.gov/taxpayer-advocate). To find your advocate's number:

- Go to [TaxpayerAdvocate.IRS.gov/Contact-Us](https://www.irs.gov/taxpayer-advocate);

- Download Pub. 1546, The Taxpayer Advocate Service Is Your Voice at the IRS, available at [IRS.gov/pub/irs-pdf/p1546.pdf](https://www.irs.gov/pub/irs-pdf/p1546.pdf);
- Call the IRS toll free at 800-TAX-FORM (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, report it to TAS at [IRS.gov/SAMS](https://www.irs.gov/sams). Be sure to not include any personal taxpayer information.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS and TAS. LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LTC near you, go to the LTC page at [TaxpayerAdvocate.IRS.gov/LITC](https://www.irs.gov/taxpayer-advocate) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-pdf/p4134.pdf), at [IRS.gov/pub/irs-pdf/p4134.pdf](https://www.irs.gov/pub/irs-pdf/p4134.pdf).

Appendices

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

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

Appendix A-1. Worksheet for Determining Required Minimum Distributions

Keep for Your Records 

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

1. Age	72	73	74	75	76
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	77	78	79	80	81
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	82	83	84	85	86
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	87	88	89	90	91
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
¹ If you have more than one IRA, you must figure the required distribution separately for each IRA. ² Use the appropriate life expectancy or distribution period for each year and for each IRA. ³ If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.					

Appendix A-2. Worksheet for Determining Required Minimum Distributions

Keep for Your Records 

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

1. Age	70½	71½	72½	73½	74½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	75½	76½	77½	78½	79½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	80½	81½	82½	83½	84½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	85½	86½	87½	88½	89½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
¹ If you have more than one IRA, you must figure the required distribution separately for each IRA. ² Use the appropriate life expectancy or distribution period for each year and for each IRA. ³ If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.					

Appendix B. Life Expectancy Tables

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

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

Appendix B. (Continued)

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

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

Appendix B. Life Expectancy Tables (Continued)

Table II (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
20	72.0	71.5	71.0	70.6	70.2	69.8	69.5	69.1	68.8	68.5
21	71.5	71.0	70.5	70.0	69.6	69.2	68.8	68.5	68.1	67.8
22	71.0	70.5	70.0	69.5	69.0	68.6	68.2	67.8	67.5	67.1
23	70.6	70.0	69.5	69.0	68.5	68.0	67.6	67.2	66.8	66.5
24	70.2	69.6	69.0	68.5	68.0	67.5	67.1	66.6	66.2	65.8
25	69.8	69.2	68.6	68.0	67.5	67.0	66.5	66.1	65.6	65.2
26	69.5	68.8	68.2	67.6	67.1	66.5	66.0	65.5	65.1	64.6
27	69.1	68.5	67.8	67.2	66.6	66.1	65.5	65.0	64.5	64.1
28	68.8	68.1	67.5	66.8	66.2	65.6	65.1	64.5	64.0	63.5
29	68.5	67.8	67.1	66.5	65.8	65.2	64.6	64.1	63.5	63.0
30	68.3	67.5	66.8	66.2	65.5	64.9	64.2	63.7	63.1	62.6
31	68.0	67.3	66.6	65.8	65.2	64.5	63.9	63.2	62.7	62.1
32	67.8	67.0	66.3	65.6	64.9	64.2	63.5	62.9	62.3	61.7
33	67.6	66.8	66.0	65.3	64.6	63.9	63.2	62.5	61.9	61.3
34	67.4	66.6	65.8	65.1	64.3	63.6	62.9	62.2	61.5	60.9
35	67.2	66.4	65.6	64.8	64.1	63.3	62.6	61.9	61.2	60.5
36	67.1	66.2	65.4	64.6	63.8	63.1	62.3	61.6	60.9	60.2
37	66.9	66.1	65.2	64.4	63.6	62.8	62.1	61.3	60.6	59.9
38	66.8	65.9	65.1	64.2	63.4	62.6	61.9	61.1	60.3	59.6
39	66.6	65.8	64.9	64.1	63.3	62.4	61.6	60.9	60.1	59.4
40	66.5	65.6	64.8	63.9	63.1	62.3	61.5	60.7	59.9	59.1
41	66.4	65.5	64.6	63.8	62.9	62.1	61.3	60.5	59.7	58.9
42	66.3	65.4	64.5	63.6	62.8	61.9	61.1	60.3	59.5	58.7
43	66.2	65.3	64.4	63.5	62.7	61.8	61.0	60.1	59.3	58.5
44	66.1	65.2	64.3	63.4	62.5	61.7	60.8	60.0	59.1	58.3
45	66.0	65.1	64.2	63.3	62.4	61.5	60.7	59.8	59.0	58.1
46	65.9	65.0	64.1	63.2	62.3	61.4	60.6	59.7	58.8	58.0
47	65.9	65.0	64.0	63.1	62.2	61.3	60.5	59.6	58.7	57.9
48	65.8	64.9	64.0	63.0	62.1	61.2	60.3	59.5	58.6	57.7
49	65.7	64.8	63.9	63.0	62.1	61.2	60.3	59.4	58.5	57.6
50	65.7	64.8	63.8	62.9	62.0	61.1	60.2	59.3	58.4	57.5
51	65.6	64.7	63.8	62.8	61.9	61.0	60.1	59.2	58.3	57.4
52	65.6	64.7	63.7	62.8	61.9	60.9	60.0	59.1	58.2	57.3
53	65.5	64.6	63.7	62.7	61.8	60.9	59.9	59.0	58.1	57.2
54	65.5	64.6	63.6	62.7	61.7	60.8	59.9	59.0	58.0	57.1
55	65.5	64.5	63.6	62.6	61.7	60.8	59.8	58.9	58.0	57.1
56	65.4	64.5	63.5	62.6	61.6	60.7	59.8	58.8	57.9	57.0
57	65.4	64.5	63.5	62.5	61.6	60.7	59.7	58.8	57.9	56.9
58	65.4	64.4	63.5	62.5	61.6	60.6	59.7	58.7	57.8	56.9
59	65.4	64.4	63.4	62.5	61.5	60.6	59.6	58.7	57.8	56.8

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
60	65.3	64.4	63.4	62.4	61.5	60.5	59.6	58.7	57.7	56.8
61	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.6	57.7	56.7
62	65.3	64.3	63.4	62.4	61.4	60.5	59.5	58.6	57.6	56.7
63	65.3	64.3	63.3	62.4	61.4	60.5	59.5	58.6	57.6	56.7
64	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.6
65	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.5	56.6
66	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.6
67	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.5
68	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
69	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
70	65.2	64.2	63.2	62.2	61.3	60.3	59.4	58.4	57.4	56.5
71	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
72	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
73	65.1	64.2	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4
74	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
75	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
76	65.1	64.1	63.2	62.2	61.2	60.2	59.3	58.3	57.4	56.4
77	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
78	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
79	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
80	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
81	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
82	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
83	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
84	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
85	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
86	65.1	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
87	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
88	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
89	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
90	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
91	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
92	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
93	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
94	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
95	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
96	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
97	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
98	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
99	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

Appendix B. (Continued)

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

Appendix B. (Continued)

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

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	30	31	32	33	34	35	36	37	38	39
49	56.7	55.9	55.0	54.2	53.4	52.6	51.8	51.0	50.2	49.5
50	56.6	55.8	54.9	54.1	53.2	52.4	51.6	50.8	50.0	49.2
51	56.5	55.6	54.8	53.9	53.1	52.2	51.4	50.6	49.8	49.0
52	56.4	55.5	54.7	53.8	52.9	52.1	51.3	50.4	49.6	48.8
53	56.3	55.4	54.6	53.7	52.8	52.0	51.1	50.3	49.5	48.6
54	56.2	55.3	54.5	53.6	52.7	51.8	51.0	50.1	49.3	48.5
55	56.2	55.3	54.4	53.5	52.6	51.7	50.9	50.0	49.1	48.3
56	56.1	55.2	54.3	53.4	52.5	51.6	50.7	49.9	49.0	48.2
57	56.0	55.1	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.0
58	56.0	55.0	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9
59	55.9	55.0	54.1	53.2	52.2	51.3	50.5	49.6	48.7	47.8
60	55.9	54.9	54.0	53.1	52.2	51.3	50.4	49.5	48.6	47.7
61	55.8	54.9	54.0	53.0	52.1	51.2	50.3	49.4	48.5	47.6
62	55.8	54.8	53.9	53.0	52.1	51.1	50.2	49.3	48.4	47.5
63	55.7	54.8	53.9	52.9	52.0	51.1	50.2	49.3	48.3	47.4
64	55.7	54.8	53.8	52.9	52.0	51.0	50.1	49.2	48.3	47.4
65	55.7	54.7	53.8	52.8	51.9	51.0	50.1	49.1	48.2	47.3
66	55.6	54.7	53.7	52.8	51.9	50.9	50.0	49.1	48.2	47.2
67	55.6	54.7	53.7	52.8	51.8	50.9	50.0	49.0	48.1	47.2
68	55.6	54.6	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.1
69	55.6	54.6	53.7	52.7	51.8	50.8	49.9	49.0	48.0	47.1
70	55.5	54.6	53.6	52.7	51.7	50.8	49.9	48.9	48.0	47.0
71	55.5	54.6	53.6	52.7	51.7	50.8	49.8	48.9	47.9	47.0
72	55.5	54.5	53.6	52.6	51.7	50.8	49.8	48.9	47.9	47.0
73	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
74	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
75	55.5	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
76	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
77	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
78	55.4	54.5	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.8
79	55.4	54.5	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
80	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
81	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
82	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
83	55.4	54.4	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8
84	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
85	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
86	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.7
87	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
88	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7

Appendix B. (Continued)

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

Appendix B. (Continued)

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

Appendix B. (Continued)

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

Appendix B. (Continued)

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

Appendix B. (Continued)

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

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	50	51	52	53	54	55	56	57	58	59
57	39.5	38.9	38.2	37.6	37.1	36.5	36.0	35.5	35.0	34.6
58	39.2	38.6	37.9	37.3	36.7	36.1	35.5	35.0	34.5	34.1
59	39.0	38.3	37.6	36.9	36.3	35.7	35.1	34.6	34.1	33.6
60	38.7	38.0	37.3	36.6	36.0	35.3	34.8	34.2	33.6	33.1
61	38.5	37.7	37.0	36.3	35.7	35.0	34.4	33.8	33.2	32.7
62	38.3	37.5	36.8	36.1	35.4	34.7	34.1	33.4	32.8	32.3
63	38.1	37.3	36.6	35.8	35.1	34.4	33.8	33.1	32.5	31.9
64	37.9	37.1	36.3	35.6	34.9	34.2	33.5	32.8	32.2	31.5
65	37.7	36.9	36.2	35.4	34.6	33.9	33.2	32.5	31.9	31.2
66	37.6	36.8	36.0	35.2	34.4	33.7	33.0	32.3	31.6	30.9
67	37.5	36.6	35.8	35.0	34.2	33.5	32.7	32.0	31.3	30.6
68	37.3	36.5	35.7	34.9	34.1	33.3	32.5	31.8	31.1	30.4
69	37.2	36.4	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.1
70	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9
71	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7
72	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5
73	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4
74	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2
75	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1
76	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0
77	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8
78	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7
79	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7
80	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6
81	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5
82	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4
83	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4
84	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3
85	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3
86	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2
87	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2
88	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
89	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
90	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1
91	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.9	29.0	28.1
92	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.8	29.0	28.1
93	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	29.0	28.1
94	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
95	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
96	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0

Appendix B. (Continued)

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

Appendix B. (Continued)

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

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	60	61	62	63	64	65	66	67	68	69
76	28.2	27.4	26.6	25.9	25.2	24.4	23.7	23.1	22.4	21.8
77	28.0	27.3	26.5	25.7	25.0	24.3	23.5	22.9	22.2	21.5
78	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7	22.0	21.3
79	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	21.1
80	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9
81	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7
82	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6
83	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5
84	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4
85	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3
86	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2
87	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1
88	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0
89	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0
90	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
91	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
92	27.2	26.4	25.5	24.7	23.9	23.0	22.2	21.4	20.6	19.8
93	27.2	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
94	27.2	26.3	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
95	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.7
96	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.3	20.5	19.7
97	27.2	26.3	25.5	24.6	23.8	23.0	22.1	21.3	20.5	19.7
98	27.2	26.3	25.5	24.6	23.8	22.9	22.1	21.3	20.5	19.7
99	27.2	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
100	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
101	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
102	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7
103	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
104	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
105	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
106	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
107	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
108	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
109	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
110	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
111	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
112	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
113	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
114	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
115	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
116	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
117	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.2	20.4	19.6
118	27.1	26.3	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
119	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
120+	27.1	26.2	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	70	71	72	73	74	75	76	77	78	79
70	23.4	22.9	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4
71	22.9	22.5	22.0	21.6	21.3	20.9	20.6	20.3	20.0	19.8
72	22.5	22.0	21.6	21.1	20.7	20.4	20.0	19.7	19.4	19.2
73	22.2	21.6	21.1	20.7	20.3	19.9	19.5	19.1	18.8	18.6
74	21.8	21.3	20.7	20.3	19.8	19.4	19.0	18.6	18.3	18.0
75	21.5	20.9	20.4	19.9	19.4	18.9	18.5	18.1	17.8	17.4
76	21.2	20.6	20.0	19.5	19.0	18.5	18.1	17.7	17.3	16.9
77	20.9	20.3	19.7	19.1	18.6	18.1	17.7	17.2	16.8	16.4
78	20.6	20.0	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0
79	20.4	19.8	19.2	18.6	18.0	17.4	16.9	16.4	16.0	15.6
80	20.2	19.6	18.9	18.3	17.7	17.1	16.6	16.1	15.6	15.2
81	20.0	19.4	18.7	18.1	17.4	16.9	16.3	15.8	15.3	14.8
82	19.9	19.2	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5
83	19.7	19.0	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2
84	19.6	18.9	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9
85	19.5	18.8	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6
86	19.4	18.7	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4
87	19.3	18.6	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2
88	19.2	18.5	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1
89	19.2	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9
90	19.1	18.4	17.6	16.9	16.1	15.4	14.8	14.1	13.4	12.8
91	19.1	18.3	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7
92	19.0	18.3	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6
93	19.0	18.2	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5
94	19.0	18.2	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4
95	18.9	18.2	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3
96	18.9	18.1	17.4	16.6	15.8	15.1	14.3	13.6	12.9	12.3
97	18.9	18.1	17.3	16.6	15.8	15.0	14.3	13.6	12.9	12.2
98	18.9	18.1	17.3	16.5	15.8	15.0	14.3	13.6	12.9	12.2
99	18.9	18.1	17.3	16.5	15.7	15.0	14.3	13.5	12.8	12.2
100	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
101	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
102	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
103	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
104	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.5	12.7	12.0
105	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
106	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
107	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
108	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
109	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0

Appendix B. (Continued)

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

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	80	81	82	83	84	85	86	87	88	89
80	14.7	14.4	14.0	13.7	13.4	13.1	12.9	12.7	12.5	12.3
81	14.4	14.0	13.6	13.2	12.9	12.6	12.4	12.2	12.0	11.8
82	14.0	13.6	13.2	12.8	12.5	12.2	11.9	11.7	11.5	11.3
83	13.7	13.2	12.8	12.4	12.1	11.8	11.5	11.2	11.0	10.8
84	13.4	12.9	12.5	12.1	11.7	11.4	11.1	10.8	10.5	10.3
85	13.1	12.6	12.2	11.8	11.4	11.0	10.7	10.4	10.1	9.9
86	12.9	12.4	11.9	11.5	11.1	10.7	10.4	10.0	9.8	9.5
87	12.7	12.2	11.7	11.2	10.8	10.4	10.0	9.7	9.4	9.1
88	12.5	12.0	11.5	11.0	10.5	10.1	9.8	9.4	9.1	8.8
89	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.5
90	12.2	11.6	11.1	10.6	10.1	9.7	9.3	8.9	8.6	8.3
91	12.1	11.5	10.9	10.4	9.9	9.5	9.1	8.7	8.3	8.0
92	11.9	11.4	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.8
93	11.9	11.3	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.6
94	11.8	11.2	10.6	10.0	9.5	9.0	8.6	8.2	7.8	7.4
95	11.7	11.1	10.5	9.9	9.4	8.9	8.5	8.0	7.6	7.3
96	11.6	11.0	10.4	9.9	9.3	8.8	8.4	7.9	7.5	7.1
97	11.6	11.0	10.4	9.8	9.2	8.7	8.3	7.8	7.4	7.0
98	11.5	10.9	10.3	9.7	9.2	8.7	8.2	7.7	7.3	6.9
99	11.5	10.9	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.8
100	11.5	10.8	10.2	9.6	9.1	8.5	8.0	7.6	7.2	6.8
101	11.4	10.8	10.2	9.6	9.0	8.5	8.0	7.5	7.1	6.7
102	11.4	10.8	10.1	9.6	9.0	8.5	8.0	7.5	7.0	6.6
103	11.4	10.7	10.1	9.5	9.0	8.4	7.9	7.4	7.0	6.6
104	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	7.0	6.6
105	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
106	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
107	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
108	11.4	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
109	11.3	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
110	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.4	6.9	6.5
111	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
112	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
113	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
114	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
115	11.3	10.7	10.0	9.4	8.8	8.3	7.8	7.3	6.8	6.4
116	11.3	10.6	10.0	9.4	8.8	8.3	7.7	7.3	6.8	6.4
117	11.3	10.6	10.0	9.4	8.8	8.2	7.7	7.2	6.8	6.3
118	11.3	10.6	10.0	9.3	8.8	8.2	7.7	7.2	6.7	6.3
119	11.2	10.6	9.9	9.3	8.7	8.2	7.6	7.1	6.6	6.2
120+	11.2	10.5	9.9	9.3	8.7	8.1	7.6	7.1	6.6	6.1

Appendix B. (Continued)

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

Appendix B. (Continued)

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

Appendix B. (Continued)

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

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

Appendix C. Recapture Amount—Allocation Chart

Enter the amount from your 2023 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 (2023 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 2023 Form 8606, line 19, **STOP**.

Tax Year	Your Form	
2023	Form 8606, line 20	Form 8606, line 22
1998	Form 8606, line 16	Form 8606, line 15
1999	Form 8606, line 16	Form 8606, line 15
2000	Form 8606, line 16	Form 8606, line 15
2001	Form 8606, line 18	Form 8606, line 17
2002	Form 8606, line 18	Form 8606, line 17
2003	Form 8606, line 18	Form 8606, line 17
2004	Form 8606, line 18	Form 8606, line 17
2005	Form 8606, line 18	Form 8606, line 17
2006	Form 8606, line 18	Form 8606, line 17
2007	Form 8606, line 18	Form 8606, line 17
2008	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2009	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2010	Form 8606, lines 18 and 23*	Form 8606, lines 17 and 22**
2011	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2012	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2013	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2014	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2015	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**

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

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

Appendix C. Recapture Amount—Allocation Chart (Continued)

<u>Tax Year</u>	<u>Your Form</u>		
2016	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	
2017	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	
2018	Form 8606, line 18; and Form 1040, line 4b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 4a; or Form 1040NR, line 17a**	
2019	Form 8606, line 18; and Form 1040 or 1040-SR, line 4d; or Form 1040-NR, line 17b*	Form 8606, line 17; and Form 1040 or 1040-SR, line 4c; or Form 1040-NR, line 17a**	
2020	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	
2021	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	
2022	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**	
2023	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**	
2023	Form 8606, line 25c		

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

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

Appendix D. Qualified Charitable Deduction (QCD) Adjustment Worksheet

Keep for Your Records



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

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



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