

Additional Taxes Attributable to Qualified Retirement Plans (Including IRAs), Annuities, Modified Endowment Contracts, and MSAs
(Under Sections 72, 4973, and 4974 of the Internal Revenue Code)
▶ **Attach to Form 1040. See separate instructions.**

Name of individual subject to additional tax. (If married filing jointly, see page 2 of the instructions.)		Your social security number : : :
Fill in Your Address Only If You Are Filing This Form by Itself and Not With Your Tax Return	Home address (number and street), or P.O. box if mail is not delivered to your home	Apt. no.
	City, town or post office, state, and ZIP code	If this is an amended return, check here <input type="checkbox"/>

If you are subject to the 10% tax on early distributions **only**, see **Who Must File** in the instructions before continuing. You may be able to report this tax directly on Form 1040 without filing Form 5329.

Part I Tax on Early Distributions

Complete this part if a taxable distribution was made from your qualified retirement plan (including an IRA), annuity contract, or modified endowment contract before you reached age 59½ (or was incorrectly indicated as such on your Form 1099-R—see instructions). **Note:** You must include the amount of the distribution on line 15b or 16b of Form 1040.

1 Early distributions included in gross income (see page 2 of the instructions)	1		
2 Distributions excepted from additional tax (see page 2 of the instructions). Enter appropriate exception number from instructions ▶ _____	2		
3 Amount subject to additional tax. Subtract line 2 from line 1	3		
4 Tax due. Multiply line 3 by 10% (.10). Enter here and on Form 1040, line 50	4		

Caution: If any amount on line 3 was a distribution from a SIMPLE retirement plan, you must multiply that distribution by 25% (.25) instead of 10%. See instructions for more information.

Part II Tax on Excess Contributions to Individual Retirement Arrangements

Complete this part if, either in this year or in earlier years, you contributed more to your IRA than is or was allowable and you have an excess contribution subject to tax.

5 Excess contributions for 1997 (see page 3 of the instructions). Do not include this amount on Form 1040, line 23				5	
6 Earlier year excess contributions not previously eliminated (see page 3 of the instructions)	6				
7 Contribution credit. If your actual contribution for 1997 is less than your maximum allowable contribution, see page 3 of the instructions; otherwise, enter -0-	7				
8 1997 distributions from your IRA account that are includible in taxable income	8				
9 1996 tax year excess contributions (if any) withdrawn after the due date (including extensions) of your 1996 income tax return, and 1995 and earlier tax year excess contributions withdrawn in 1997	9				
10 Add lines 7, 8, and 9	10				
11 Adjusted earlier year excess contributions. Subtract line 10 from line 6. Enter the result, but not less than zero				11	
12 Total excess contributions. Add lines 5 and 11				12	
13 Tax due. Enter the smaller of 6% (.06) of line 12 or 6% (.06) of the value of your IRA on the last day of 1997. Also enter this amount on Form 1040, line 50				13	

Part III Tax on Excess Contributions to Medical Savings Accounts

14 Excess contributions for 1997 (see page 4 of the instructions). Do not include this amount on Form 1040, line 24	14		
15 Tax due. Enter the smaller of 6% (.06) of line 14 or 6% (.06) of the value of your MSA on the last day of 1997. Also enter this amount on Form 1040, line 50	15		

Part IV Tax on Excess Accumulation in Qualified Retirement Plans (Including IRAs)

16 Minimum required distribution (see page 4 of the instructions)	16		
17 Amount actually distributed to you	17		
18 Subtract line 17 from line 16. If line 17 is more than line 16, enter -0-	18		
19 Tax due. Multiply line 18 by 50% (.50). Enter here and on Form 1040, line 50	19		

Signature. Complete **ONLY** if you are filing this form by itself and not with your tax return.

Please Sign Here Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, 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.

Please Sign Here	Your signature ▶		Date ▶		
	Paid Preparer's Use Only	Preparer's signature ▶	Date	Check if self-employed <input type="checkbox"/>	Preparer's social security no. : : : :
Firm's name (or yours, if self-employed) and address ▶		EIN ▶	: :		
		ZIP code ▶			

