

## Attention:

This form is provided for informational purposes only. Copy A appears in red, similar to the official IRS form. Do **not** file copy A downloaded from this website. The official printed version of this IRS form is scannable, but the online version of it, printed from this website, is not. A penalty of \$50 per information return may be imposed for filing forms that cannot be scanned.

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See IRS Publications 1141, 1167, 1179 and other IRS resources for information about printing these tax forms.

2828

VOID

CORRECTED

TRUSTEE'S or ISSUER'S name, street address, city, state, and ZIP code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, 14a, and 15a)		OMB No. 1545-0747			
		\$		<div style="font-size: 2em; font-weight: bold; text-align: center;">2009</div> <p style="text-align: center;">Form <b>5498</b></p>			
		2 Rollover contributions					
TRUSTEE'S or ISSUER'S federal identification no. _____		PARTICIPANT'S social security number _____		4 Recharacterized contributions			
		5 Fair market value of account		\$			
6 Life insurance cost included in box 1 _____		\$		<p style="text-align: center;"><b>Copy A</b></p> <p style="text-align: center;"><b>For Internal Revenue Service Center</b></p> <p style="text-align: center;"><b>File with Form 1096.</b></p> <p style="text-align: center;">For Privacy Act and Paperwork Reduction Act Notice, see the <b>2009 General Instructions for Forms 1099, 1098, 3921, 3922, 5498, and W-2G.</b></p>			
PARTICIPANT'S name		7 IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>				8 SEP contributions	
Street address (including apt. no.)		10 Roth IRA contributions				11 Check if RMD for 2010 <input type="checkbox"/>	
		12a RMD date				12b RMD amount	
City, state, and ZIP code		13a Postponed contribution				13b Year	
Account number (see instructions) _____		14a Repayments				14b Code	
		15a Other contributions				15b Code	
\$		\$				\$	
\$		\$				\$	
\$		\$				\$	
\$		\$		\$			

Form **5498**

Cat. No. 50010C

Department of the Treasury - Internal Revenue Service

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CORRECTED (if checked)

TRUSTEE'S or ISSUER'S name, street address, city, state, and ZIP code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, 14a, and 15a)		OMB No. 1545-0747		<b>IRA Contribution Information</b>			
		\$		2009					
		2 Rollover contributions		\$			Form <b>5498</b>		
TRUSTEE'S or ISSUER'S federal identification no.		PARTICIPANT'S social security number		3 Roth IRA conversion amount		4 Recharacterized contributions		<b>Copy B For Participant</b>	
				\$		\$			
PARTICIPANT'S name		5 Fair market value of account		6 Life insurance cost included in box 1		This information is being provided to the Internal Revenue Service.			
		\$		\$					
Street address (including apt. no.)		7 IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>		8 SEP contributions				9 SIMPLE contributions	
		\$		\$					
City, state, and ZIP code		10 Roth IRA contributions		11 Check if RMD for 2010					
		\$		<input type="checkbox"/>					
		12a RMD date		12b RMD amount					
		\$		\$					
Account number (see instructions)		13a Postponed contribution		13b Year		13c Code			
		\$							
		14a Repayments		14b Code					
		\$							
		15a Other contributions		15b Code					
		\$							

Form **5498**

(keep for your records)

Department of the Treasury - Internal Revenue Service

## Instructions for Participant

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pubs. 590 and 560.

**What's new.** The size of Form 5498 has been increased to allow for separate entry boxes for information that was previously reported in the blank box to the left of box 10. See the instructions for boxes 12a–15b below.

**Account number.** May show an account or other unique number the trustee assigned to distinguish your account.

**Box 1.** Shows traditional IRA contributions for 2009 you made in 2009 and through April 15, 2010. These contributions may be deductible on your Form 1040 or 1040A. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in boxes 2–4, 8–10, 13a, 14a, and 15a.

**Box 2.** Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity, SGLI payment, qualified settlement income, or airline payments) to a Roth IRA, you made in 2009. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. See the Form 1040 or 1040A instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590. For a qualified rollover to a Roth IRA, also see Pub. 590.

**Box 3.** Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2009. Use Form 8606 to figure the taxable amount.

**Box 4.** Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590.

**Box 5.** Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

**Box 6.** For endowment contracts only, shows the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your IRA deduction.

**Box 7.** May show the kind of IRA reported on this Form 5498.

**Box 8.** Shows SEP contributions made in 2009, including contributions made in 2009 for 2008, but not including contributions made in 2010 for 2009. If made by your employer, do not deduct on your income tax return. If you made the

contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

**Box 9.** Shows SIMPLE contributions made in 2009. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

**Box 10.** Shows Roth IRA contributions you made in 2009 and through April 15, 2010. Do not deduct on your income tax return.

**Box 11.** If the box is checked, you must take an RMD for 2010. An RMD may be required even if the box is not checked. If you do not take the RMD for 2010, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590 for details.

**Box 12a.** Shows the date by which the RMD amount in box 12b must be distributed to avoid the 50% excise tax on the undistributed amount for 2010.

**Box 12b.** Shows the amount of the RMD for 2010. If box 11 is checked and there is no amount in this box, the trustee or issuer must provide you the amount or offer to calculate the amount in a separate statement by February 1, 2010.

**Box 13a.** Shows the amount of any postponed contribution made in 2009 for a prior year.

**Box 13b.** Shows the year to which the postponed contribution in box 13a was credited.

**Box 13c.** For participants who made a postponed contribution due to an extension of the contribution due date because of a federally designated disaster, shows the code FD.

For participants who served in designated combat zones and made postponed contributions, shows the code for the combat zone or hazardous duty area in which the participant served. The codes are: AF—Allied Force; JE—Joint Endeavor; EF—Enduring Freedom; and IF—Iraqi Freedom. For additional information, including a list of locations within the designated combat zones and qualified hazardous duty areas, see Pub. 3, Armed Forces' Tax Guide.

**Box 14a.** Shows the amount of any repayment of a qualified reservist distribution or federally designated disaster withdrawal repayment. See Pub. 590 for reporting repayments.

**Box 14b.** Shows the code QR for the repayment of a qualified reservist distribution or code DD for repayment of a federally designated disaster distribution.

**Box 15a.** Shows the amount of any catch-up contributions you made in the case of certain employer bankruptcies in lieu of the higher contribution limit for individuals who are age 50 or older. See Pub. 590.

**Box 15b.** Shows the code BK for special catch-up contributions elected by the participant in certain employer bankruptcies. See Pub. 590.

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TRUSTEE'S or ISSUER'S name, street address, city, state, and ZIP code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, 14a, and 15a)	OMB No. 1545-0747		<b>2009</b> Form <b>5498</b>	<b>IRA Contribution Information</b>	
		\$					
		2 Rollover contributions					
TRUSTEE'S or ISSUER'S federal identification no.		PARTICIPANT'S social security number		3 Roth IRA conversion amount	4 Recharacterized contributions	<b>Copy C For Trustee or Issuer</b>	
				\$	\$		
PARTICIPANT'S name		5 Fair market value of account		6 Life insurance cost included in box 1		<b>For Privacy Act and Paperwork Reduction Act Notice, see the 2009 General Instructions for Forms 1099, 1098, 3921, 3922, 5498, and W-2G.</b>	
				\$			
Street address (including apt. no.)		7 IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>	8 SEP contributions		9 SIMPLE contributions		
				\$	\$		
City, state, and ZIP code		10 Roth IRA contributions		11 Check if RMD for 2010 <input type="checkbox"/>			
				\$			
		12a RMD date		12b RMD amount			
				\$	\$		
		13a Postponed contribution		13b Year	13c Code		
				\$			
Account number (see instructions)		14a Repayments		14b Code			
				\$			
		15a Other contributions		15b Code			
				\$			

Form **5498**

Cat. No. 50010C

Department of the Treasury - Internal Revenue Service

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## Instructions for Trustees and Issuers

We provide general and specific form instructions as separate products. The products you should use for 2009 are the General Instructions for Forms 1099, 1098, 3921, 3922, 5498, and W-2G and the 2009 Instructions for Forms 1099-R and 5498. To order these instructions and additional forms, visit the IRS website at [www.irs.gov](http://www.irs.gov) or call 1-800-TAX-FORM (1-800-829-3676).

**Caution:** *Because paper forms are scanned during processing, you cannot file with the IRS Forms 1096, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website.*

**Due dates.** Furnish Copy B of this form to the participant by June 1, 2010, but furnish fair market value information and RMD if applicable by February 1, 2010.

File Copy A of this form with the IRS by June 1, 2010. If you file electronically, you must have software that generates a file according to the specifications in Pub. 1220, Specifications for Filing Forms 1098, 1099, 3921, 3922, 5498, and W-2G Electronically. IRS does not provide a fill-in form option.

**Need help?** If you have questions about reporting on Form 5498, call the information reporting customer service site toll free at 1-866-455-7438 or 304-263-8700 (not toll free). For TTY/TDD equipment, call 304-267-3367 (not toll free).



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