

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.

Participant's identification number. For your protection, this form may show only the last four digits of your SSN, ITIN, or ATIN. However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

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

Box 1. Shows traditional IRA contributions for 2012 you made in 2012 and through April 15, 2013. 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, and 14a.

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, or qualified settlement income) to a Roth IRA you made in 2012. 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. For information on airline payments, see www.irs.gov/form5498.

Box 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2012. 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. Shows for endowment contracts only 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 2012, including contributions made in 2012 for 2011, but not including contributions made in 2013 for 2012. 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 2012. 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 2012 and through April 15, 2013. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take an RMD for 2013. An RMD may be required even if the box is not checked. If you do not take the RMD for 2013, 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 2013.

Box 12b. Shows the amount of the RMD for 2013. 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 January 31, 2013.

Box 13a. Shows the amount of any postponed contribution made in 2012 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, qualified hazardous duty areas, or in direct support areas, shows the appropriate code. The codes are: EO13239 for Afghanistan and associated direct support areas, EO12744 for the Arabian peninsula areas, and EO13119 (or PL106-21) for the Yugoslavia operations areas. For additional information, including a list of locations within the designated combat zones, qualified hazardous duty areas, and direct support areas, see Pub. 3, Armed Forces' Tax Guide. For updates to the list of locations, go to www.irs.gov/form5498.

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.

3-2/3"

D
★ 42641
5498
A

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, and 14a) \$	OMB No. 1545-0747 20XX FORM 5498	<input type="checkbox"/> CORRECTED (if checked)	IRA Contribution Information	
		2 Rollover contributions \$	4 Recharacterized contributions \$			
TRUSTEE'S or ISSUER'S federal identification no. PARTICIPANT'S social security number		3 Roth IRA conversion amount \$	6 Life insurance cost included in box 1 \$			
PARTICIPANT'S name, street address (including apt. no.), city, state, and ZIP code		7 IRA	SEP	SIMPLE	Roth IRA	Copy B For Participant This information is being furnished to the Internal Revenue Service.
		8 SEP contributions \$	9 SIMPLE contributions \$			
		10 Roth IRA contributions \$	11 If checked, required minimum distribution for 2013. <input type="checkbox"/>			
		12a RMD date	12b RMD amount \$			
		13a Postponed contribution \$	13b Year	13c Code		
		14a Repayments \$	14b Code			
Account number (see instructions)						

Form 5498

(keep for your records)

Department of the Treasury - Internal Revenue Service

7-1/3"

**First-Class Mail
Important Tax Return
Document Enclosed**

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS