

Form 5498

Department of the Treasury
Internal Revenue Service

IRA Contribution Information

OMB No. 1545-0747

2025



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Department of the Treasury **Internal Revenue Service** www.irs.gov



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See Publications 1141, 1167, and 1179 for more information about printing these forms.

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TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a) \$		OMB No. 1545-0747 2025 Form 5498		IRA Contribution Information Copy A For Internal Revenue Service Center For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the General Instructions for Certain Information Returns. www.irs.gov/Form1099		
		2 Rollover contributions \$						
		3 Roth IRA conversion amount \$		4 Recharacterized contributions \$				
TRUSTEE'S or ISSUER'S TIN		PARTICIPANT'S TIN		5 FMV of account \$			6 Life insurance cost included in box 1 \$	
PARTICIPANT'S name		7 IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>						
Street address (including apt. no.)		8 SEP contributions \$		9 SIMPLE contributions \$				
		10 Roth IRA contributions \$		11 Check if RMD for 2026 <input type="checkbox"/>				
		12a RMD date		12b RMD amount \$				
City or town, state or province, country, and ZIP or foreign postal code		13a Postponed/late contrib. \$		13b Year			13c Code	
Account number (see instructions)		14a Repayments \$		14b Code				
		15a FMV of certain specified assets \$		15b Code(s)				

☐ CORRECTED (if checked)

TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a)	OMB No. 1545-0747 2025 Form 5498		IRA Contribution Information Copy B For Participant This information is being furnished to the IRS.
		2 Rollover contributions			
3 Roth IRA conversion amount	4 Recharacterized contributions				
5 FMV of account	6 Life insurance cost included in box 1				
7 IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>	9 SIMPLE contributions				
8 SEP contributions	10 Roth IRA contributions				
TRUSTEE'S or ISSUER'S TIN	PARTICIPANT'S TIN				
PARTICIPANT'S name		11 If checked, required minimum distribution for 2026 <input type="checkbox"/>			
Street address (including apt. no.)		12a RMD date	12b RMD amount		
City or town, state or province, country, and ZIP or foreign postal code		13a Postponed/late contrib.	13b Year	13c Code	
		14a Repayments	14b Code		
Account number (see instructions)		15a FMV of certain specified assets	15b Code(s)		

Instructions for Participant

The information on Form 5498 is submitted to the IRS by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, rollovers, repayments, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, including reporting rollovers, repayments, and potential deductibility of contributions, see the instructions for Forms 1040, 1040-SR, and 8606; and Pubs. 560, 590-A, and 590-B.

Participant's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the trustee or issuer has reported your complete TIN to the IRS.

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

Box 1. Shows traditional IRA contributions for 2025 you made in 2025 and through April 15, 2026. This box does not include amounts in boxes 2–4, 8–10, 13a, and 14a.

Box 2. Shows rollover contributions, including direct rollover contributions, you made in 2025 to an IRA (other than conversions done through a rollover contribution from a traditional IRA or traditional SIMPLE IRA to a Roth IRA or Roth SIMPLE IRA, which are reported in box 3). Include a military death gratuity or SGLI payment to a Roth IRA. Any late rollover contributions are shown in box 13a.

Box 3. Shows the amount converted from traditional IRAs or traditional SIMPLE IRAs to Roth IRAs or Roth SIMPLE IRAs in 2025.

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

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.

Boxes 8 and 9. Show SEP (box 8) and SIMPLE (box 9) contributions made in 2025, including contributions made in 2025 for 2024, but not including contributions made in 2026 for 2025.

Box 10. Shows Roth IRA contributions (and rollovers from a QTP) you made in 2025 and through April 15, 2026. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take an RMD for 2026. An RMD may be required even if the box is not checked. If you do not take the RMD for 2026, you are subject to an excise tax on the amount not distributed.

Box 12a. Shows the date by which the RMD amount in box 12b must be distributed to avoid the excise tax on the undistributed amount for 2026.

Box 12b. Shows the amount of the RMD for 2026. 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, 2026.

Box 13a. Shows the amount of a late rollover contribution (more than 60 days after distribution) made in 2025 and certified by the participant, or a postponed contribution made in 2025 for a prior year. This amount is not reported in box 1 or 2.

Box 13b. Shows the year to which the postponed contribution in box 13a was credited. If a late rollover contribution is shown in box 13a, this box will be blank.

Box 13c. Shows the applicable code for a postponed contribution amount shown in box 13a: FD (due to an extension of the contribution due date because of a federally designated disaster), PO (a rollover of a qualified plan loan offset), and SC (the self-certification procedure for a late rollover contribution).

For participants who served in designated combat zones, qualified hazardous duty areas, or direct support areas, the codes are EO13239 for Afghanistan and associated direct support areas, EO12744 for the Arabian Peninsula areas, PL115-97 for the Sinai Peninsula of Egypt, 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. For updates to the list of locations, go to *www.irs.gov/Newsroom/Combat-Zones*.

Box 14a. Shows the amount of any repayment of a distribution related to a qualified reservist, qualified disaster, qualified birth or adoption, emergency personal expense, domestic abuse victim, or terminally ill individual.

Box 14b. Shows the applicable repayment code for the amount shown in box 14a: QR (qualified reservist), DD (qualified disaster), BA (qualified birth or adoption), EP (emergency personal expense), DA (domestic abuse victim), or TI (terminally ill individual).

Box 15a. Shows the FMV of the investments in the IRA that are specified in the categories identified in box 15b.

Box 15b. The following codes show the type(s) of investments held in your account for which the FMV is required to be reported in box 15a.

A—Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.

B—Short- or long-term debt obligation that is not traded on an established securities market.

C—Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market).

D—Real estate.

E—Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market).

F—Option contract or similar product that is not offered for trade on an established option exchange.

G—Other asset that does not have a readily available FMV.

H—More than two types of assets (listed in A through G) are held in this IRA.

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