

Instructions for Form 8606

Nondeductible IRAs

2024

Volume 2 of 2



Department of the Treasury
Internal Revenue Service

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However, you may need to enter an amount that is more than -0- (even if this is the first year you are required to file Form 8606) or increase or decrease the amount from the chart if your basis changed because of any of the following.

- You had a return of excess traditional IRA contributions (see *Return of Excess Traditional IRA Contributions*, earlier).
- Incident to divorce, you transferred or received part or all of a traditional, traditional SEP, or traditional SIMPLE IRA (see the last bulleted item under *Line 7*, later).
- You rolled over any nontaxable portion of your qualified retirement plan to a traditional, traditional SEP, or traditional SIMPLE IRA that wasn't previously reported on Form 8606, line 2. Include the nontaxable portion on line 2.

Line 4

If you made contributions to traditional IRAs for 2024 in 2024 and 2025 and you have both deductible and nondeductible contributions, you can choose to treat the contributions made in 2024 first as nondeductible contributions and then as deductible contributions, or vice versa.

Example. You made contributions for 2024 of \$2,000 in May 2024 and \$2,000 in January 2025, of which \$3,000 is deductible and \$1,000 is nondeductible. You choose \$1,000 of your contribution in 2024 to be nondeductible. You enter the \$1,000 on line 1, but not line 4, and it becomes part of your basis for 2024.

Although the contributions to traditional IRAs for 2024 that you made from January 1, 2025, through April 15, 2025, can be treated as nondeductible, they aren't included in figuring the nontaxable part of any distributions you received in 2024.

Line 6

Enter the total value of all your traditional, traditional SEP, and traditional SIMPLE IRAs as of December 31, 2024, plus any outstanding rollovers. A statement should be sent to you by January 31, 2025, showing the value of each IRA on December 31, 2024.

However, if you recharacterized any amounts originally contributed, enter on line 6 the total value, taking into account all recharacterizations of those amounts, including recharacterizations made after December 31, 2024.

For purposes of line 6, a rollover is a tax-free distribution from one traditional, traditional SEP, or traditional SIMPLE IRA that is contributed to another traditional, traditional SEP, or traditional SIMPLE IRA. The rollover must be completed within 60 days after receiving the distribution from the first IRA.

An outstanding rollover is generally the amount of any distribution received in 2024 after November 1, 2024, that was rolled over in 2025, but within the 60-day rollover period. A rollover between a traditional SIMPLE IRA and a qualified retirement plan or an IRA (other than a traditional SIMPLE IRA) can only take place after your first 2 years of participation in the traditional SIMPLE IRA. See Pub. 590-A for more details.

Pursuant to Rev. Proc. 2020-46 in Internal Revenue Bulletin 2020-45, available at [IRS.gov/irb/2020-45 IRB#REV-PROC-2020-46](https://www.irs.gov/irb/2020-45_IRB#REV-PROC-2020-46), you may make a written certification to a plan administrator or an IRA trustee that you missed the 60-day rollover contribution deadline because of one or more of the 12 reasons listed in Rev. Proc. 2020-46. See Rev. Proc. 2020-46 for information on how to self-certify for a waiver.

Also see *Time Limit for Making a Rollover Contribution* under *Can You Move Retirement Plan Assets?* in Pub. 590-A for more information on ways to get a waiver of the 60-day rollover requirement.

Note. Don't include an outstanding rollover from a traditional, traditional SEP, or traditional SIMPLE IRA to a qualified retirement plan.



Include on line 6 qualified distributions from Part IV of your 2024 Form(s) 8915-F, if any, you repaid in 2024 no later than the deadline for repayment.

Repayments in 2024 of Certain 2024 Retirement Plan Distributions Whose Repayments Are Treated As Rollovers

Do **not** reduce line 6 by any repayment that is described in *Certain 2024 retirement plan distribution repayments treated as rollovers* under *Definitions*, earlier,

if the repayment was made in 2024 but the distribution was made in a year **before** 2024.

The amount you would otherwise enter on line 6 should be reduced by the total amount of any repayment that is described in *Certain 2024 retirement plan distribution repayments treated as rollovers* under *Definitions*, earlier, if the repayment was made in 2024 for a distribution made in 2024. If the result is zero or less, enter -0-.

Example. You received a \$20,000 qualified disaster distribution on May 6, 2024, from your traditional IRA. On November 25, 2024, you made a repayment of \$10,000 to your traditional IRA. The value of all of your traditional, traditional SEP, and traditional SIMPLE IRAs as of December 31, 2024, was \$50,000. You had no outstanding rollovers. You would enter \$40,000 (\$50,000 minus \$10,000 repayment) on line 6.

Line 7



If you received a distribution in 2024 from a traditional, traditional SEP, or traditional SIMPLE IRA, and you also made contributions for 2024 to a traditional IRA that may not be fully deductible because of the income limits, you must make a special computation before completing the rest of this form. For details, including how to complete Form 8606, see Are Distributions Taxable? in chapter 1 of Pub. 590-B.

Don't include any of the following on line 7.

- Distributions that you converted to a Roth IRA, Roth SIMPLE IRA, or Roth SEP IRA.
- Recharacterizations of traditional IRA contributions to Roth IRA contributions.
- Distributions you rolled over to another traditional, traditional SEP, or traditional SIMPLE IRA (whether or not the distribution is an outstanding rollover included on line 6).

- Distributions you rolled over to a qualified retirement plan.
- A one-time distribution to fund an HSA. For details, see Pub. 969, Health Savings Accounts and Other Tax-Favored Health Plans.
- Distributions that are treated as a return of contributions under Return of IRA Contributions, earlier.
- Qualified charitable distributions (QCDs). For details, see *Are Distributions Taxable?* in chapter 1 of Pub. 590-B.
- Distributions that are treated as a return of excess contributions under Return of Excess Traditional IRA Contributions, earlier.
- Qualified distributions from Part IV of your 2024 Form(s) 8915-F, if any, you repaid in 2024 no later than the deadline for repayment.

Total Basis Chart

IF the last Form 8606 you filed was for . . .	THEN enter on line 2 . . .
2024	the amount from line 14 of that Form 8606 as adjusted to include the amount, if any, from line 6 of your 2024 Line 15c Worksheet. See Line 14 , later.
a year after 2000 and before 2024	the amount from line 14 of that Form 8606.
a year after 1992 and before 2001	the amount from line 12 of that Form 8606.
a year after 1988 and before 1993	the amount from line 14 of that Form 8606.
1988	the total of the amounts on lines 7 and 16 of that Form 8606.
1987	the total of the amounts on lines 4 and 13 of that Form 8606.

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- Distributions that are incident to divorce. The transfer of part or all of your traditional, traditional SEP, or traditional SIMPLE IRA to your spouse under a divorce or separation agreement isn't taxable to you or your spouse. If this transfer results in a change in the basis of the IRA of either spouse, both spouses must file Form 8606 and show the increase or decrease in the amount of basis on line 2. Attach a statement explaining this adjustment. Include in the statement the character of the amounts in the IRA, such as the amount attributable to nondeductible contributions. Also, include the name and SSN of the other spouse.



Be sure to include on line 7 all the distributions made in 2024 that are described in

Any 2024 retirement plan distributions whose repayments are treated as rollovers under Definitions, earlier, even if they were later repaid.

Line 8

If, in 2024, you converted any amounts from traditional, traditional SEP, or traditional SIMPLE IRAs to a Roth, Roth SEP, or Roth SIMPLE IRA, enter on line 8 the net amount you converted.

Line 14

Enter the amount on line 3 reduced by the amount on line 13.



If you completed the 2024 Line 15c Worksheet, include on line 14, the amount, if any, from line 6 of the worksheet.

Line 15b

If you have no qualified disaster distributions in 2024 from a traditional, traditional SEP, or traditional SIMPLE IRA, enter -0- on line 15b. If all your distributions in 2024 from those IRAs are qualified disaster distributions, enter the amount from line 15a on line 15b. If you have distributions in 2024 unrelated to qualified disasters, as well as qualified disaster distributions, you will need to multiply the amount on line 15a by a fraction. The numerator of the fraction is your total qualified disaster distributions, and the denominator is the amount from Form 8606, line 7.

Example 1. In July 2024, an \$11,000 distribution, unrelated to a qualified disaster distribution, was made to you from your traditional IRA (that you did not roll over). Your main home was in Florida Hurricane Debby (DR-4806-FL), which began August 1, 2024,

and which was declared as a major disaster on August 10, 2024. You sustained an economic loss because of that disaster. The end date for making distributions for this disaster is February 5, 2025. In September 2024, a qualified disaster distribution was made to you from your traditional IRA in the amount of \$22,000 that you reported on 2024 Form 8915-F (2024 disasters). \$22,000 was the maximum amount of qualified disaster distributions that could be made for that disaster. You will report total distributions of \$33,000 on 2024 Form 8606, line 7. You will then complete lines 8 through 14 as instructed. 2024 Form 8606, line 15a, shows an amount of \$30,000. You will enter \$20,000 ($\$30,000 \times \$22,000/\$33,000$) on line 15b. You will also enter \$20,000 on 2024 Form 8915-F (2024 disasters), line 18.

Example 2. Your main home was in Florida during the Florida Hurricane Idalia (DR-4734-FL), which began August 27, 2023, and which

was declared as a major disaster August 31, 2023; and Florida Hurricane Debby (DR-4806-FL), which began August 1, 2024, and which was declared as a major disaster August 10, 2024. You sustained economic losses because of each of those disasters. The end dates for making distributions for those disasters are February 26, 2024, and February 5, 2025, respectively. On January 5, 2024, and August 15, 2024, qualified disaster distributions were made to you from your traditional IRA in the amount of \$22,000 and \$11,000 that you reported on 2024 Form 8915-F (2023 disasters) and 2024 Form 8915-F (2024 disasters), respectively. \$22,000 was the maximum amount of qualified disaster distributions that could be made for the 2023 disaster. In between those distributions, in March 2024, a \$5,500 distribution, unrelated to a qualified disaster, was made to you from your traditional IRA (that you did not roll over). You will report total distributions of \$38,500 on 2024 Form

8606, line 7. You will then complete lines 8 through 14 as instructed. 2024 Form 8606, line 15a, shows an amount of \$35,000. You will enter \$30,000 ($\$35,000 \times \$33,000/\$38,500$) on line 15b. You will also enter \$20,000 ($\$30,000 \times \$22,000/\$33,000$) on 2024 Form 8915-F (2023 disasters), line 18; and \$10,000 ($\$30,000 \times \$11,000/\$33,000$) on 2024 Form 8915-F (2024 disasters), line 18.

Line 15c

If you were under age 59^{1/2} at the time you received distributions from your traditional, traditional SEP, or traditional SIMPLE IRA, there is generally an additional 10% tax on the portion of the distribution that is included in income (25% for a distribution from a traditional SIMPLE or Roth SIMPLE IRA during the first 2 years of your participation in the plan). See the instructions for Schedule 2 (Form 1040), line 8; and the Instructions for Form 5329.

2024 Line 15c Worksheet

Before You Begin

Did you repay within the 3-year repayment period, qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, or terminal illness distributions that you reported on 2024 Form 8606, line 7?

☐ Yes. Complete this worksheet.

☐ No. Don't complete this worksheet. Enter on 2024 Form 8606, line 15c, the amount on 2024 Form 8606, line 15a, reduced by the amount on 2024 Form 8606, line 15b.

TIP. If 2024 Form 8606, line 15a, is zero, enter -0- on 2024 Form 8606, line 15c. You do not need to complete this worksheet.

1. Enter the amount from 2024 Form 8606, line 15a

2. Enter the amount from 2024 Form 8606, line 7

3. Complete lines 3a through 3e only if, within the 3-year repayment period, you repaid qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, or terminal illness distributions you reported on 2024 Form 8606, line 7. If you do not meet this requirement, **STOP** here.

a. Enter the total qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and terminal illness distributions reported on 2024 Form 8606, line 7

b. Enter line 3a divided by line 2

c. Enter line 1 multiplied by line 3b

d. Enter the total qualified birth or adoption distribution, emergency personal expense distribution, domestic abuse distribution, and terminal illness distribution repayments you made, within the 3-year repayment period, for the distributions on line 3a

e. Enter the smaller of the amount on line 3c and the amount on line 3d

4. Enter the amount on 2024 Form 8606, line 15a, reduced by the amount on 2024 Form 8606, line 15b

5. **Line 15c: Taxable amount.** Enter line 4 reduced by line 3e, on line 5 here; on 2024 Form 8606, line 15c; and also on 2024 Form 1040, 1040-SR, or 1040-NR, line 4b, as applicable. If the repayment was made after 2024, you may need to file an amended 2024 return

6. **Basis adjustment.** If line 3d is more than line 3e, enter line 3d reduced by line 3e on line 6 here and also include this amount on 2024 Form 8606, line 14

Note: You may be subject to an additional 10% tax on the amount on line 5 if you were under age 59½ at the time of the distribution(s).

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2024 Line 15c Worksheet

The 2024 Line 15c Worksheet is for filers who have reported on Form 8606, line 7, certain 2024 retirement plan distribution repayments treated as rollovers, but is not for repayments reported on Form 8915-F. You will need to complete the 2024 Line 15c Worksheet if a qualified birth or adoption distribution, emergency personal expense distribution, domestic abuse distribution, or terminal illness distribution was made to you in 2024 and you repaid part or all of the distribution within the 3-year repayment period. You will enter on the 2024 Line 15c Worksheet, as applicable, all the qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and terminal illness distributions that were both made to you in 2024 and repaid by you, in whole or part, within the 3-year repayment period.

The amount on line 5 of the worksheet is the taxable income you will enter on line 15c of your 2024 Form 8606.



If you make the repayment in a year after the distribution, you may need to file an amended return. See Example 3, later. You do **not** have to complete the worksheet if:

- You didn't report any qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and terminal illness distributions on line 7 of your 2024 Form 8606; or
- You reported qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and/or terminal illness distributions on line 7 of your 2024 Form 8606 but you didn't repay any of the distributions within the 3-year repayment period.

If the repayment was made after 2024, you may need to file an amended 2024 return.

Example 1. In July 2024, a \$7,500 distribution, unrelated to a qualified disaster distribution, qualified birth or adoption distribution, emergency personal expense distribution, domestic abuse distribution, or terminal illness distribution, was made to you from your traditional IRA (that you did not roll over). Your child was born on August 31, 2024. In September 2024, a qualified birth or adoption distribution was made to you for that child from your traditional IRA in the amount of \$5,000. \$5,000 is the maximum amount of qualified birth or adoption distributions that can be made for a child. No other distributions were made to you in 2024. You will report total distributions of \$12,500 on your 2024 Form 8606, line 7. You will then complete lines 8 through 14 as instructed.

Your 2024 Form 8606, line 15a, shows an amount of \$10,000. You repaid \$3,000 of the qualified birth or adoption distribution in December 2024 and therefore must complete a 2024 Line 15c Worksheet to determine the amount to place on line 15c of your 2024 Form 8606. To determine the amount on line 15c, you filled in the lines of your 2024 Line 15c Worksheet as follows.

- Line 1: \$10,000.
- Line 2: \$12,500.
- Line 3a: \$5,000.
- Line 3b: 0.4 ($\$5,000 / \$12,500$).
- Line 3c: \$4,000 ($\$10,000 \times 0.4$).
- Line 3d: \$3,000.
- Line 3e: \$3,000.
- Line 4: \$10,000 ($\$10,000 - 0$).
- Line 5: \$7,000.

Because you have entered \$7,000 on line 5 of the worksheet, you will enter \$7,000 on line 15c of your 2024 Form 8606 and on line 4b of your 2024 Form 1040, 1040-SR, or 1040-NR, as applicable.

Example 2. The facts are the same as in *Example 1* above, except, in December 2024, you repaid the entire 2024 qualified birth or adoption distribution (that is, \$5,000), instead of \$3,000 of that distribution.

Because you repaid \$5,000 of the qualified birth or adoption distribution, you must complete a 2024 Line 15c Worksheet to determine the amount to place on line 15c of your 2024 Form 8606. To determine the amount on line 15c, you filled in the lines of your 2024 Line 15c Worksheet as follows.

- Line 1: \$10,000.
- Line 2: \$12,500.
- Line 3a: \$5,000.
- Line 3b: 0.4 ($\$5,000/\$12,500$).

- Line 3c: \$4,000 ($\$10,000 \times 0.4$).
- Line 3d: \$5,000.
- Line 3e: \$4,000.
- Line 4: \$10,000 ($\$10,000 - 0$).
- Line 5: \$6,000.

Because you have entered \$6,000 on line 5 of the worksheet, you will enter \$6,000 on line 15c of your 2024 Form 8606 and on line 4b of your 2024 Form 1040, 1040-SR, or 1040-NR, as applicable.

Example 3. The facts are the same as in *Example 1* above, except you did not repay any of the 2024 qualified birth or adoption distribution until December 2025 when you repaid \$3,000 of the distribution. On April 6, 2025, you timely filed your 2024 Form 1040 with an attached 2024 Form 8606, on which you reported \$10,000 on lines 4b and 25c, respectively.

On December 16, 2025, you file an amended 2024 Form 8606 on which you recalculate the amounts on line 25c of your 2024 Form 8606 as follows because of the 2025 repayment. Because you repaid \$3,000 of the 2024 qualified birth or adoption distribution within the 3-year repayment period, you must complete a 2024 Line 15c Worksheet to determine the amount to place on line 15c of your 2024 Form 8606. To determine the amount on 2024 Form 8606, line 15c, you filled in the lines of your 2024 Line 15c Worksheet as follows.

- Line 1: \$10,000.
- Line 2: \$12,500.
- Line 3a: \$5,000.
- Line 3b: 0.4 ($\$5,000 / \$12,500$).
- Line 3c: \$4,000 ($\$10,000 \times 0.4$).
- Line 3d: \$3,000.
- Line 3e: \$3,000.

- Line 4: \$10,000 (\$10,000 – 0).
- Line 5: \$7,000.

Because you have entered \$7,000 on line 5 of the worksheet, you will enter \$7,000 on line 15c of your amended 2024 Form 8606 and on line 4b of your amended 2024 Form 1040. You will need to file an amended 2024 Form 1040 to report the amount from your amended 2024 Form 8606.

Example 4. In July 2024, a \$7,500 domestic abuse distribution was made to you from your traditional IRA. The total you receive in domestic abuse distributions can't be more than the lesser of \$10,000 or 50% of the present value of the nonforfeitable accrued benefit of the employee under the plan (which was \$30,000 at the time of the distribution). Your child was born on August 31, 2024.

In September 2024, a qualified birth or adoption distribution was made to you for that child from your traditional IRA in the amount of \$5,000. \$5,000 is the maximum amount of qualified birth or adoption distributions that can be made for a child. No other distributions were made to you in 2024. You will report total distributions of \$12,500 on your 2024 Form 8606, line 7. You will then complete lines 8 through 14 as instructed. Your 2024 Form 8606, line 15a, shows an amount of \$8,000. You repaid \$3,000 of the qualified birth or adoption distribution in December 2024 and therefore must complete a 2024 Line 15c Worksheet to determine the amount to place on line 15c of your 2024 Form 8606. To determine the amount on line 15c, you filled in the lines of your 2024 Line 15c Worksheet as follows.

- Line 1: \$8,000.
- Line 2: \$12,500.
- Line 3a: \$12,500.

- Line 3b: 1.0 ($\$12,500/\$12,500$).
- Line 3c: \$8,000 ($\$8,000 \times 1.0$).
- Line 3d: \$3,000.
- Line 3e: \$3,000.
- Line 4: \$8,000 ($\$8,000 - 0$).
- Line 5: \$5,000.

Because you have entered \$5,000 on line 5 of the worksheet, you will enter \$5,000 on line 15c of your 2024 Form 8606 and on line 4b of your 2024 Form 1040, 1040-SR, or 1040-NR, as applicable.

Part II—2024 Conversions From Traditional, Traditional SEP, or Traditional SIMPLE IRAs to Roth, Roth SEP, or Roth SIMPLE IRAs

Complete Part II if you converted part or all of your traditional, traditional SEP, or traditional SIMPLE IRAs to a Roth, Roth SEP, or Roth SIMPLE IRA in 2024.

Line 16

If you didn't complete line 8, see the instructions for that line. Then, enter on line 16 the amount you would have entered on line 8 had you completed it.

Line 17

If you didn't complete line 11, enter on line 17 the amount from line 2 (or the amount you would have entered on line 2 if you had completed that line) plus any contributions included on line 1 that you made before the conversion.

Line 18

If your entry on line 18 is zero or less, don't include the result on 2024 Form 1040, 1040-SR, or 1040-NR, line 4b. Include the full amount of the distribution on 2024 Form 1040, 1040-SR, or 1040-NR, line 4a.

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

Complete Part III to figure the taxable part, if any, of your 2024 Roth, Roth SEP, or Roth SIMPLE IRA distributions.

Line 19

Don't include on line 19 any of the following.

1. Distributions that you rolled over, including distributions made in 2024 and rolled over after December 31, 2024 (outstanding rollovers).
2. Recharacterizations.
3. Distributions that are a return of contributions under *Return of IRA Contributions*, earlier.
4. Distributions made on or after age 59^{1/2} if you made a contribution (including a conversion or a rollover

from a qualified retirement plan) for any year from 1998 through 2019.

5. A one-time distribution to fund an HSA. For details, see Pub. 969.
6. Qualified charitable distributions (QCDs). For details, see *Are Distributions Taxable?* in chapter 1 of Pub. 590-B.
7. Distributions made upon death or due to disability if a contribution was made (including a conversion or a rollover from a qualified retirement plan) for any year from 1998 through 2019.
8. Qualified distributions from Part IV of your 2024 Form(s) 8915-F, if any, you repaid in 2024 no later than the deadline for repayment.
9. Distributions that are incident to divorce. The transfer of part or all of your Roth, Roth SEP,

or Roth SIMPLE IRA to your spouse under a divorce or separation agreement isn't taxable to you or your spouse.



Be sure to include on line 19 the distributions made in 2024 that are described in Any 2024 retirement plan distributions whose repayments are treated as rollovers under Definitions, earlier, even if they were later repaid, unless they fall under numbers 4 or 7 above.

If, after considering the items above, you don't have an amount to enter on line 19, don't complete Part III; your Roth, Roth SEP, or Roth SIMPLE IRA distribution(s) isn't taxable. Instead, include your total Roth, Roth SEP, or Roth SIMPLE IRA distribution(s) on 2024 Form 1040, 1040-SR, or 1040-NR, line 4a.

Line 20

If you had a qualified first-time homebuyer distribution from your Roth, Roth SEP, or Roth SIMPLE IRA and you made a contribution (including a conversion or a rollover from a qualified retirement plan) to a Roth IRA for any year from 1998 through 2019, enter the amount of your qualified expenses on line 20, but don't enter more than \$10,000 reduced by the total of all your prior qualified first-time homebuyer distributions. For details, see *Are Distributions Taxable?* in chapter 2 of Pub. 590-B.

Line 22



If you completed the 2024 Line 25c Worksheet, include on line 22, the amount, if any, from line 6 of the worksheet. Figure the amount to enter on line 22 as follows.

- If you didn't take a Roth IRA distribution before 2024 (other than an amount rolled over or recharacterized or a returned contribution), enter on line 22 the total of all your regular contributions to Roth or Roth SIMPLE IRAs for 1998 through 2023 (excluding rollovers from other Roth, Roth SEP, or Roth SIMPLE IRAs and any contributions that you had returned to you), adjusted for any recharacterizations.
- If you did take such a distribution before 2024, see the Basis in Regular Roth IRA Contributions Worksheet to figure the amount to enter.
- Increase the amount on line 22 by any amount rolled in from a designated Roth, Roth SEP, or Roth SIMPLE account that is treated as investment in the contract.
- Increase or decrease the amount on line 22 by any basis in regular contributions received or transferred incident to divorce.

Also attach a statement similar to the one explained in the last bulleted item under Line 7, earlier.

- Increase the amount on line 22 by the amounts received as a military gratuity or Servicemembers' Group Life Insurance (SGLI) payment that was rolled over to your Roth, Roth SEP, or Roth SIMPLE IRA.

Line 23

Generally, there is an additional 10% tax on 2024 distributions from a Roth or Roth SEP IRA (25% tax on distributions from a Roth SIMPLE IRA) that are shown on line 23. You will need to complete lines 1 through 4 of Form 5329 to determine the amounts from the Roth, Roth SEP, or Roth SIMPLE IRAs that are subject to the additional tax. See the instructions for Form 5329, Part I, for details and exceptions.

Line 24

Figure the amount to enter on line 24 as follows.

- If you have never made a Roth, Roth SEP, or Roth SIMPLE IRA conversion or rolled over an amount from a qualified retirement plan to a Roth, Roth SEP, or Roth SIMPLE IRA, enter -0- on line 24.
- If you took a Roth IRA distribution (other than an amount rolled over or recharacterized or a returned contribution) before 2024 in excess of your basis in regular Roth IRA contributions, see the Basis in Roth IRA
- Conversions and Rollovers From Qualified Retirement Plans to Roth IRAs chart to figure the amount to enter on line 24.
- If you didn't take such a distribution before 2024, enter on line 24 the total of all your conversions to Roth IRAs.

These amounts are shown on line 14c of

your 1998, 1999, and 2000 Forms 8606 and line 16 of your 2001 through 2023 Forms 8606. Also include on line 24 any amounts rolled over from a qualified retirement plan to a Roth, Roth SEP, or Roth SIMPLE IRA for 2008, 2009, and 2011 through 2024 reported on your Form 1040, 1040-SR, 1040A, or 1040-NR, and for 2010 reported on line 21 of your Form 8606. Don't include amounts rolled in from a designated Roth, Roth SEP, or Roth SIMPLE account because these amounts are included on line 22.

- Increase or decrease the amount on line 24 by any basis in conversions to Roth, Roth SEP, or Roth SIMPLE IRAs and amounts rolled over from a qualified retirement plan to a Roth, Roth SEP, or Roth SIMPLE IRA received or transferred incident to divorce. Also attach a statement similar to the one explained in the last bulleted item under Line 7, earlier.

Line 25b

If you have no qualified disaster distributions in 2024 from a Roth, Roth SEP, or Roth SIMPLE IRA, enter -0- on line 25b. If all your distributions in 2024 from Roth, Roth SEP, or Roth SIMPLE IRAs are qualified disaster distributions, enter the amount from line 25a on line 25b. If you have distributions in 2024 unrelated to qualified disasters, as well as qualified disaster distributions, you will need to multiply the amount on line 25a by a fraction. The numerator of the fraction is your total qualified disaster distributions, and the denominator is the amount from Form 8606, line 21.

Example 1. In July 2024, an \$11,000 distribution, unrelated to a qualified disaster distribution, qualified birth or adoption distribution, emergency personal expense distribution, domestic abuse distribution, or terminal illness distribution, was made to you from your traditional IRA

(that you did not roll over). Your main home was in Florida during the Florida Hurricane Debby (DR-4806-FL), which began August 1, 2024, and which was declared as a major disaster on August 10, 2024. You sustained an economic loss because of that disaster. The end date for making distributions for this disaster is February 5, 2025. In September 2024, a qualified disaster distribution was made to you from your Roth IRA in the amount of \$22,000 that you reported on 2024 Form 8915-F (2024 disasters). \$22,000 was the maximum amount of qualified disaster distributions that could be made for that disaster. You will report total distributions of \$33,000 on 2024 Form 8606, line 19. You have no first-time homebuyer expenses reported on line 20, so you would also enter \$33,000 on line 21. You will then complete lines 22 through 24 as instructed. 2024 Form 8606, line 25a, shows an amount of \$30,000. You will enter \$20,000 ($\$30,000 \times \$22,000/\$33,000$) on line 25b.

You will also enter \$20,000 on 2024 Form 8915-F (2024 disasters), line 19.

Example 2. Your main home was in Florida during the Florida Hurricane Idalia (DR-4734-FL), which began August 27, 2023, and which was declared as a major disaster August 31, 2023; and Florida Hurricane Debby (DR-4806-FL), which began August 1, 2024, and which was declared as a major disaster August 10, 2024. You sustained economic losses because of each of those disasters. The end dates for making distributions for those disasters are February 26, 2024, and February 5, 2025, respectively. On January 5, 2024, and August 15, 2024, qualified disaster distributions were made to you from your Roth IRA in the amount of \$22,000 and \$11,000 that you reported on 2023 Form 8915-F (2023 disasters) and 2024 Form 8915-F (2024 disasters),

respectively. \$22,000 was the maximum amount of qualified disaster distributions that could be made for the 2023 disaster. In between those distributions, in March 2024, a \$5,500 distribution, unrelated to a qualified disaster, was made to you from your Roth IRA (that you did not roll over). You will report total distributions of \$38,500 on 2024 Form 8606, line 19. You have no first-time homebuyer expenses reported on line 20, so you would also enter \$38,500 on line 21. You will then complete lines 22 through 24 as instructed. 2024 Form 8606, line 25a, shows an amount of \$35,000. You will enter \$30,000 ($\$35,000 \times \$33,000/\$38,500$) on line 25b. You will also enter \$20,000 ($\$30,000 \times \$22,000/\$33,000$) on 2024 Form 8915-F (2023 disasters), line 19; and \$10,000 ($\$30,000 \times \$11,000/\$33,000$) on 2024 Form 8915-F (2024 disasters), line 19.

Line 25c

If you were under age 59^{1/2} at the time you received distributions from your Roth, Roth SEP, or Roth SIMPLE IRA, there is generally an additional 10% tax on the portion of the distribution that is included in income (25% for a distribution from a traditional SIMPLE or Roth SIMPLE IRA during the first 2 years of your participation in the plan). See the instructions for Schedule 2 (Form 1040), line 8; and the Instructions for Form 5329.

Before You Begin

Did you repay within the 3-year repayment period, qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, or terminal illness distributions that you reported on 2024 Form 8606, line 19?

☐ **Yes.** Complete this worksheet.

☐ **No.** Don't complete this worksheet. Enter on 2024 Form 8606, line 25c, the amount on 2024 Form 8606, line 25a, reduced by the amount on 2024 Form 8606, line 25b.

TIP. If 2024 Form 8606, line 25a, is zero, enter -0- on 2024 Form 8606, line 25c. You do not need to complete this worksheet.

1. Enter the amount from 2024 Form 8606, line 25a	1. _____
2. Enter the amount from 2024 Form 8606, line 19	2. _____
3. Complete lines 3a through 3e only if, within the 3-year repayment period, you repaid qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, or terminal illness distributions you reported on 2024 Form 8606, line 19. If you do not meet this requirement, STOP here	3. _____
a. Enter the total qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and terminal illness distributions reported on 2024 Form 8606, line 19	a. _____
b. Enter line 3a divided by line 2	b. _____
c. Enter line 1 multiplied by line 3b	c. _____
d. Enter the total qualified birth or adoption distribution, personal expense distribution, domestic abuse distribution, and terminal illness distribution repayments you made, within the 3-year repayment period, for the distributions on line 3a	d. _____
e. Enter the smaller of the amount on line 3c and the amount on line 3d	e. _____
4. Enter the amount on 2024 Form 8606, line 25a, reduced by the amount on 2024 Form 8606, line 25b	4. _____
5. Line 25c: Taxable amount. Enter line 4 reduced by line 3e, on line 5 here; on 2024 Form 8606, line 25c; and also on 2024 Form 1040, 1040-SR, or 1040-NR, line 4b, as applicable. If the repayment was made after 2024, you may need to file an amended 2024 return	5. _____
6. Basis adjustment. If line 3d is more than line 3e, enter line 3d reduced by line 3e on line 6 here and also include this amount on 2024 Form 8606, line 22	6. _____

Note: You may be subject to an additional 10% tax on the amount on line 9 if you were under age 59½ at the time of the distribution(s).

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2024 Line 25c Worksheet

The 2024 Line 25c Worksheet is for filers who have reported on Form 8606, line 19, any 2024 retirement plan distributions whose repayments are treated as rollovers, but is not for distributions whose repayments are reported on Form 8915-F. You will need to complete the 2024 Line 25c Worksheet if a qualified birth or adoption distribution, emergency personal expense distribution, domestic abuse distribution, or terminal illness distribution was made to you in 2024 and you repaid part or all of the distribution within the 3-year repayment period. You will enter on the 2024 Line 25c Worksheet, as applicable, all the qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and terminal illness distributions that were both made to you in 2024 and repaid by you, in whole or part, within the 3-year repayment period.

The amount on line 5 of the worksheet is the taxable income you will enter on line 25c of your 2024 Form 8606.



If you make the repayment in a year after the distribution, you may need to file an amended return. See Example 3, later. You do **not** have to complete the worksheet if:

- You didn't report any qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and terminal illness distributions on line 19 of your 2024 Form 8606; or
- You reported qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, and/or terminal illness distributions on line 19 of your 2024 Form 8606 but you didn't repay any of the distributions within the 3-year repayment period. If the repayment was made after 2024, you may need to file an amended 2024 return.

Example 1. In July 2024, a \$7,500 distribution, unrelated to a qualified birth or adoption distribution, emergency personal expense distribution, domestic abuse distribution, or terminal illness distribution, was made to you from your Roth IRA (that you did not roll over). Your child was born on August 31, 2024. In September 2024, a qualified birth or adoption distribution was made to you for that child from your Roth IRA in the amount of \$5,000. \$5,000 is the maximum amount of qualified birth or adoption distributions that can be made for a child. No other distributions were made to you in 2024. You will report total distributions of \$12,500 on your 2024 Form 8606, line 19. You have no first-time homebuyer expenses reported on your 2024 Form 8606, line 20, so you would also enter \$12,500 on your 2024 Form, 8606, line 21. You will then complete lines 22 through 24 as instructed. Your 2024 Form 8606, line 25a, shows an amount of \$10,000.

You repaid \$3,000 of the qualified birth or adoption distribution in December 2024 and therefore must complete a 2024 Line 25c Worksheet to determine the amount to place on line 25c of your 2024 Form 8606. To determine the amount on line 25c, you filled in the lines of your 2024 Line 25c Worksheet as follows.

- Line 1: \$10,000.
- Line 2: \$12,500.
- Line 3a: \$5,000.
- Line 3b: 0.4 ($\$5,000 / \$12,500$).
- Line 3c: \$4,000 ($\$10,000 \times 0.4$).
- Line 3d: \$3,000.
- Line 3e: \$3,000.
- Line 4: \$10,000 ($\$10,000 - 0$).
- Line 5: \$7,000.

Because you have entered \$7,000 on line 5 of the worksheet, you will enter \$7,000 on line 25c of your 2024 Form 8606 and on line 4b of your 2024 Form 1040, 1040-SR, or 1040-NR, as applicable.

Example 2. The facts are the same as in *Example 1* above, except, in December 2024, you repaid the entire 2024 qualified birth or adoption distribution (that is, \$5,000), instead of \$3,000 of that distribution.

Because you repaid \$5,000 of the qualified birth or adoption distribution, you must complete a 2024 Line 25c Worksheet to determine the amount to place on line 25c of your 2024 Form 8606. To determine the amount on line 25c, you filled in the lines of your 2024 Line 25c Worksheet as follows.

- Line 1: \$10,000.
- Line 2: \$12,500.
- Line 3a: \$5,000.
- Line 3b: 0.4 ($\$5,000/\$12,500$).

- Line 3c: \$4,000 ($\$10,000 \times 0.4$).
- Line 3d: \$5,000.
- Line 3e: \$4,000.
- Line 4: \$10,000 ($\$10,000 - 0$).
- Line 5: \$6,000.

Because you have entered \$6,000 on line 5 of the worksheet, you will enter \$6,000 on line 25c of your 2024 Form 8606 and on line 4b of your 2024 Form 1040, 1040-SR, or 1040-NR, as applicable.

Example 3. The facts are the same as in *Example 1* above, except you did not repay any of the 2024 qualified birth or adoption distribution until December 2025 when you repaid \$3,000 of the distribution. On April 6, 2025, you timely filed your 2024 Form 1040 with an attached 2024 Form 8606, on which you reported \$10,000 on lines 4b and 25c, respectively.

On December 16, 2025, you file an amended 2024 Form 8606 on which you recalculate the amounts on line 25c of your 2024 Form 8606 as follows because of the 2025 repayment. Because you repaid \$3,000 of the qualified birth or adoption distribution within the 3-year repayment period, you must complete a 2024 Line 25c Worksheet to determine the amount to place on line 25c of your 2024 Form 8606. To determine the amount on 2024 Form 8606, line 25c, you filled in the lines of your 2024 Line 25c Worksheet as follows.

- Line 1: \$10,000.
- Line 2: \$12,500.
- Line 3a: \$5,000.
- Line 3b: 0.4 ($\$5,000 / \$12,500$).
- Line 3c: \$4,000 ($\$10,000 \times 0.4$).
- Line 3d: \$3,000.
- Line 3e: \$3,000.

- Line 4: \$10,000 (\$10,000 – 0).
- Line 5: \$7,000.

Because you have entered \$7,000 on line 5 of the worksheet, you will enter \$7,000 on line 25c of your amended 2024 Form 8606 and on line 4b of your amended 2024 Form 1040. You will need to file an amended 2024 Form 1040 to report the amount from your amended 2024 Form 8606.

Example 4. In July 2024, a \$7,500 domestic abuse distribution was made to you from your Roth IRA. The total you receive in domestic abuse distributions can't be more than the lesser of \$10,000 or 50% of the present value of the nonforfeitable accrued benefit of the employee under the plan (which was \$30,000 at the time of the distribution). Your child was born on August 31, 2024.

In September 2024, a qualified birth or adoption distribution was made to you for that child from your Roth IRA in the amount of \$5,000. \$5,000 is the maximum amount of qualified birth or adoption distributions that can be made for a child. No other distributions were made to you in 2024. You will report total distributions of \$12,500 on your 2024 Form 8606, line 19. You have no first-time homebuyer expenses reported on your 2024 Form 8606, line 20, so you would also enter \$12,500 on your 2024 Form, 8606, line 21. You will then complete lines 22 through 24 as instructed. Your 2024 Form 8606, line 25a, shows an amount of \$8,000. You repaid \$3,000 of the qualified birth or adoption distribution in December 2024 and therefore must complete a 2024 Line 25c Worksheet to determine the amount to place on line 25c of your 2024 Form 8606. To determine the amount on line 25c, you filled in the lines of your 2024 Line 25c Worksheet as follows.

- Line 1: \$8,000.
- Line 2: \$12,500.
- Line 3a: \$12,500.
- Line 3b: 1.0 ($\$12,500 / \$12,500$).
- Line 3c: \$8,000 ($\$8,000 \times 1.0$).
- Line 3d: \$3,000.
- Line 3e: \$3,000.
- Line 4: \$8,000 ($\$8,000 - 0$).
- Line 5: \$5,000.

Because you have entered \$5,000 on line 5 of the worksheet, you will enter \$5,000 on line 25c of your 2024 Form 8606 and on line 4b of your 2024 Form 1040, 1040-SR, or 1040-NR, as applicable.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to carry out the Internal Revenue laws of the United States. We need this information to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax. You are required to give us this information if you made certain contributions or received certain distributions from qualified plans, including IRAs and other tax-favored accounts. Our legal right to ask for the information requested on this form is sections 6001, 6011, 6012(a), and 6109 and their regulations. If you do not provide this information, or you provide incomplete or false information, you may be subject to penalties.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give the information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

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Basis in Roth IRA Conversions and Rollovers From Qualified Retirement Plans to Roth IRAs—Line 24

IF the most recent year prior to 2024 in which you had a distribution ¹ in excess of your basis in contributions was . . .	THEN enter on Form 8606, line 24 . . .	PLUS the sum of the amounts on . . .
2023 (your 2023 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2023 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2024 Form 8606 and certain rollovers ³ reported on your 2024 return.
2022 (your 2022 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2022 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2023 and 2024 Forms 8606 and certain rollovers ³ reported on your 2023 and 2024 returns.
2021 (your 2021 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2021 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2022 through 2024 Forms 8606 and certain rollovers ³ reported on your 2022 through 2024 returns.
2020 (your 2020 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2020 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2021 through 2024 Forms 8606 and certain rollovers ³ reported on your 2021 through 2024 returns.
2019 (your 2019 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2019 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2020 through 2024 Forms 8606 and certain rollovers ³ reported on your 2020 through 2024 returns.
2018 (your 2018 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2018 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2019 through 2024 Forms 8606 and certain rollovers ³ reported on your 2019 through 2024 tax returns.
2017 (your 2017 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2017 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2018 through 2024 Forms 8606 and certain rollovers ³ reported on your 2018 through 2024 tax returns.
2016 (your 2016 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2016 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2017 through 2024 Forms 8606 and certain rollovers ³ reported on your 2017 through 2024 tax returns.
2015 (your 2015 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2015 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2016 through 2024 Forms 8606 and certain rollovers ³ reported on your 2016 through 2024 tax returns.
2014 (your 2014 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2014 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2015 through 2024 Forms 8606 and certain rollovers ³ reported on your 2015 through 2024 tax returns.
2013 (your 2013 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2013 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2014 through 2024 Forms 8606 and certain rollovers ³ reported on your 2014 through 2024 tax returns.
2012 (your 2012 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2012 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2013 through 2024 Forms 8606 and certain rollovers ³ reported on your 2013 through 2024 tax returns.
2011 (your 2011 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2011 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2012 through 2024 Forms 8606 and certain rollovers ³ reported on your 2012 through 2024 tax returns.
2010 (your 2010 Form 8606, line 29, was less than line 26 of that Form 8606)	the excess, if any, of your 2010 Form 8606, line 31, over line 30 of that Form 8606 (refigure line 30 without taking into account any amount entered on Form 8606, line 27)	line 16 of your 2011 through 2024 Forms 8606 and certain rollovers ³ reported on your 2011 through 2024 tax returns; OR line 16 of your 2011 through 2024 Forms 8606; lines 16 and 21 of your 2010 Form 8606 ⁴ if you didn't check the box on line 19 or 24 of your 2010 Form 8606; and certain rollovers ³ reported on your 2011 through 2024 tax returns.
2009 (your 2009 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2009 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2010 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2011 through 2024 tax returns.
2008 (your 2008 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2008 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2009 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2009 and 2011 through 2024 tax returns.
¹ Excluding rollovers, recharacterizations, and contributions that you had returned to you. ² Refigure line 23 without taking into account any amount entered on Form 8606, line 20. ³ Amounts rolled over from qualified retirement plans to Roth, Roth SEP, or Roth SIMPLE IRAs from your Form 1040, 1040-SR, or 1040-NR, line 5a, for 2020 through 2024 returns; Form 1040 or 1040-SR, line 4c, for 2019 returns; Form 1040, line 4a, for 2018 returns, and line 16a for 2017 and earlier returns; Form 1040A, line 12a (Form 1040A was retired in 2018); or Form 1040-NR, line 17a, for 2019 and earlier returns. Roth SEP and Roth SIMPLE IRAs were introduced on January 1, 2023. ⁴ Don't include any in-plan Roth rollovers entered on line 21.		

Basis in Roth IRA Conversions and Rollovers From Qualified Retirement Plans to Roth IRAs—Line 24 (*continued*)

IF the most recent year prior to 2024 in which you had a distribution ¹ in excess of your basis in contributions was . . .	THEN enter on Form 8606, line 24 . . .	PLUS the sum of the amounts on . . .
2007 (your 2007 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2007 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2008 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
2006 (your 2006 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2006 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2007 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
2005 (your 2005 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2005 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2006 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
2004 (your 2004 Form 8606, line 22, was less than line 19 of that Form 8606)	the excess, if any, of your 2004 Form 8606, line 24, over line 23 ² of that Form 8606	line 16 of your 2005 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
2003 (you had an amount on your 2003 Form 8606, line 21)	the excess, if any, of your 2003 Form 8606, line 22, over line 21 of that Form 8606	line 16 of your 2004 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
2002 (you had an amount on your 2002 Form 8606, line 21)	the excess, if any, of your 2002 Form 8606, line 22, over line 21 of that Form 8606	line 16 of your 2003 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
2001 (you had an amount on your 2001 Form 8606, line 21)	the excess, if any, of your 2001 Form 8606, line 22, over line 21 of that Form 8606	line 16 of your 2002 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
2000 (you had an amount on your 2000 Form 8606, line 19)	the excess, if any, of your 2000 Form 8606, line 25, over line 19 of that Form 8606	line 16 of your 2001 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
1999 (you had an amount on your 1999 Form 8606, line 19)	the excess, if any, of your 1999 Form 8606, line 25, over line 19 of that Form 8606	line 14c of your 2000 Form 8606; line 16 of your 2001 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
1998 (you had an amount on your 1998 Form 8606, line 20)	the excess, if any, of your 1998 Form 8606, line 14c, over line 20 of that Form 8606	line 14c of your 1999 and 2000 Forms 8606; line 16 of your 2001 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
Didn't have such a distribution in excess of your basis in contributions	the amount from your 2023 Form 8606, line 16	line 14c of your 1998 through 2000 Forms 8606; line 16 of your 2001 through 2024 Forms 8606; line 21 of your 2010 Form 8606; ⁴ and certain rollovers ³ reported on your 2008, 2009, and 2011 through 2024 tax returns.
¹ Excluding rollovers, recharacterizations, and contributions that you had returned to you.		
² Refigure line 23 without taking into account any amount entered on Form 8606, line 20.		
³ Amounts rolled over from qualified retirement plans to Roth, Roth SEP, or Roth SIMPLE IRAs from your Form 1040, 1040-SR, or 1040-NR, line 5a, for 2020 through 2024 returns; Form 1040 or 1040-SR, line 4c, for 2019 returns; Form 1040, line 4a, for 2018 returns, and line 16a for 2017 and earlier returns; Form 1040A, line 12a (Form 1040A was retired in 2018); or Form 1040-NR, line 17a, for 2019 and earlier returns. Roth SEP and Roth SIMPLE IRAs were introduced on January 1, 2023.		
⁴ Don't include any in-plan Roth rollovers entered on line 21.		

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