

## Additional Taxes Attributable to IRAs, Other Qualified Retirement Plans, Annuities, Modified Endowment Contracts, and MSAs

(Under Sections 72, 530, 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 : : :
<b>Fill in Your Address Only If You Are Filing This Form by Itself and Not With Your Tax Return</b>	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 other than an education (Ed) 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 3 of the instructions) . . . . .	<b>1</b>		
2 Distributions excepted from additional tax (see page 3 of the instructions). Enter appropriate exception number from instructions ▶ _____ . . . . .	<b>2</b>		
3 Amount subject to additional tax. Subtract line 2 from line 1 . . . . .	<b>3</b>		
4 <b>Tax due.</b> Multiply line 3 by 10% (.10). Enter here and on Form 1040, line 53 . . . . .	<b>4</b>		

**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 Distributions From Ed IRAs Not Used for Educational Expenses

Complete this part if a distribution was made from your Ed IRA and was not used for educational expenses.

**Note:** You must include the amount of the distribution on line 15b of Form 1040.

5 Taxable amount from line 29 of Form 8606 . . . . .	<b>5</b>		
6 Distributions excepted from additional tax (see page 4 of the instructions) . . . . .	<b>6</b>		
7 Amount subject to additional tax. Subtract line 6 from line 5 . . . . .	<b>7</b>		
8 <b>Tax due.</b> Multiply line 7 by 10% (.10). Enter here and on Form 1040, line 53 . . . . .	<b>8</b>		

### Part III Tax on Excess Contributions to Traditional IRAs

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

9 Excess contributions for 1998 (see page 4 of the instructions). Do not include this amount on Form 1040, line 23 . . . . .	<b>9</b>		
10 Earlier year excess contributions not previously eliminated (see page 4 of the instructions) . . . . .	<b>10</b>		
11 Contribution credit. If your actual contribution for 1998 is less than your maximum allowable contribution, see page 4 of the instructions; otherwise, enter -0- . . . . .	<b>11</b>		
12 1998 distributions from your traditional IRA accounts that are includible in taxable income . . . . .	<b>12</b>		
13 1997 tax year excess contributions (if any) withdrawn after the due date (including extensions) of your 1997 income tax return, and 1996 and earlier tax year excess contributions withdrawn in 1998 . . . . .	<b>13</b>		
14 Add lines 11, 12, and 13 . . . . .	<b>14</b>		
15 Adjusted earlier year excess contributions. Subtract line 14 from line 10. Enter the result, but not less than zero . . . . .	<b>15</b>		
16 Total excess contributions. Add lines 9 and 15 . . . . .	<b>16</b>		
17 <b>Tax due.</b> Enter the <b>smaller</b> of 6% (.06) of line 16 or 6% (.06) of the value of your traditional IRAs on the last day of 1998. Also enter this amount on Form 1040, line 53 . . . . .	<b>17</b>		

### Part IV Tax on Excess Contributions to Roth IRAs

18 Excess contributions for 1998 (see page 5 of the instructions). . . . .	<b>18</b>		
19 <b>Tax due.</b> Enter the <b>smaller</b> of 6% (.06) of line 18 or 6% (.06) of the value of your Roth IRAs on the last day of 1998. Also enter this amount on Form 1040, line 53 . . . . .	<b>19</b>		

**Part V Tax on Excess Contributions to Ed IRAs**

20	Excess contributions for 1998 (see page 5 of the instructions)	20		
21	<b>Tax due.</b> Enter the <b>smaller</b> of 6% (.06) of line 20 or 6% (.06) of the value of your Ed IRAs on the last day of 1998. Also enter this amount on Form 1040, line 53	21		

**Part VI Tax on Excess Contributions to Medical Savings Accounts (MSAs)**

Complete this part if, either in 1998 or 1997, you or your employer contributed more to your MSAs than is or was allowable and you have an excess contribution subject to tax.

22	Excess contributions for 1998 (see page 5 of the instructions). Do not include this amount on Form 1040, line 25	22		
23	1997 excess contributions not previously eliminated (see page 5 of the instructions)	23		
24	Contribution credit. If your actual contribution for 1998 is less than your maximum allowable contribution, see page 6 of the instructions; otherwise, enter -0-	24		
25	1998 distributions from your MSA account(s) that are includible in taxable income	25		
26	1997 tax year excess contributions (if any) withdrawn in 1998 after the due date (including extensions) of your 1997 income tax return	26		
27	Add lines 24, 25, and 26	27		
28	Adjusted 1997 excess contributions. Subtract line 27 from line 23. Enter the result, but not less than zero	28		
29	Total excess contributions. Add lines 22 and 28	29		
30	<b>Tax due.</b> Enter the <b>smaller</b> of 6% (.06) of line 29 or 6% (.06) of the value of your MSAs on the last day of 1998. Also enter this amount on Form 1040, line 53	30		

**Part VII Tax on Excess Accumulation in Qualified Retirement Plans**

Complete this part if you did not receive the minimum required distribution from your qualified retirement plan (including an IRA other than an Ed IRA or Roth IRA).

31	Minimum required distribution (see page 6 of the instructions)	31		
32	Amount actually distributed to you	32		
33	Subtract line 32 from line 31. If line 32 is more than line 31, enter -0-	33		
34	<b>Tax due.</b> Multiply line 33 by 50% (.50). Enter here and on Form 1040, line 53	34		

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

<b>Please Sign Here</b>	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.			
	▶ Your signature		▶ Date	
<b>Paid Preparer's Use Only</b>	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 ▶	

