

Nondeductible IRAs

▶ Go to www.irs.gov/Form8606 for instructions and the latest information.

▶ Attach to 2019 Form 1040, 1040-SR, or 1040-NR.

Name. If married, file a separate form for each spouse required to file 2019 Form 8606. See instructions.

Your social security number

**Fill in Your Address
Only if You Are
Filing This Form by
Itself and Not With
Your Tax Return**

| | | |
|--|-------------------------------|---------------------|
| 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 you have a foreign address, also complete the spaces below. (see instructions). | | |
| Foreign country name | Foreign province/state/county | Foreign postal code |

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs
Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2019.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2019 **and** you made nondeductible contributions to a traditional IRA in 2019 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution, if any (see instructions)), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2019 **and** you made nondeductible contributions to a traditional IRA in 2019 or an earlier year.

| | | | |
|---|--|------------|---|
| 1 | Enter your nondeductible contributions to traditional IRAs for 2019, including those made for 2019 from January 1, 2020, through April 15, 2020. See instructions | 1 | |
| 2 | Enter your total basis in traditional IRAs. See instructions | 2 | |
| 3 | Add lines 1 and 2 | 3 | |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;"> In 2019, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion? </div> No → Enter the amount from line 3 on line 14. Do not complete the rest of Part I. Yes → Go to line 4. | | | |
| 4 | Enter those contributions included on line 1 that were made from January 1, 2020, through April 15, 2020 | 4 | |
| 5 | Subtract line 4 from line 3 | 5 | |
| 6 | Enter the value of all your traditional, SEP, and SIMPLE IRAs as of December 31, 2019, plus any outstanding rollovers. Subtract any repayments of qualified disaster distributions, if any (see instructions) | 6 | |
| 7 | Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2019. Do not include rollovers (other than repayments of qualified disaster distributions, if any (see instructions)), qualified charitable distributions, a one-time distribution to fund an HSA, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see instructions) | 7 | |
| 8 | Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2019. Also enter this amount on line 16 | 8 | |
| 9 | Add lines 6, 7, and 8 | 9 | |
| 10 | Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter "1.000" | 10 | x |
| 11 | Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth IRAs. Also enter this amount on line 17 | 11 | |
| 12 | Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA | 12 | |
| 13 | Add lines 11 and 12. This is the nontaxable portion of all your distributions | 13 | |
| 14 | Subtract line 13 from line 3. This is your total basis in traditional IRAs for 2019 and earlier years. | 14 | |
| 15a | Subtract line 12 from line 7 | 15a | |
| b | Enter the amount on line 15a attributable to qualified disaster distributions, if any (see instructions) | 15b | |
| c | Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on 2019 Form 1040 or 1040-SR, line 4b; or 2019 Form 1040-NR, line 16b | 15c | |
| Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59 1/2 at the time of the distribution. See instructions. | | | |