

**Additional Taxes Attributable to Qualified Retirement Plans (Including IRAs), Annuities, and Modified Endowment Contracts**  
(Under Sections 72, 4973, 4974, and 4980A of the Internal Revenue Code)  
▶ Attach to Form 1040. See separate instructions.

|   |   |   |
|---|---|---|
| Name of individual subject to additional tax. (If married filing jointly, see instructions.)        |   | Your social security number<br>:<br>:<br>:                        |
| <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), 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 or on the appropriate line of Form 4972.

|   |          |  |  |
|---|----------|--|--|
| 1 Early distributions included in gross income (see instructions) . . . . .   | <b>1</b> |  |  |
| 2 Distributions excepted from additional tax (see 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 51 . . . . .  | <b>4</b> |  |  |

**Part II Tax on Excess Contributions to Individual Retirement Arrangements**

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

|  |           |  |  |           |  |
|--|-----------|--|--|-----------|--|
| 5 Excess contributions for 1994 (see instructions). Do not include this amount on Form 1040, line 23a or 23b . . . . .   |           |  |  | <b>5</b>  |  |
| 6 Earlier year excess contributions not previously eliminated (see instructions) . . . . .   | <b>6</b>  |  |  |           |  |
| 7 Contribution credit. If your actual contribution for 1994 is less than your maximum allowable contribution, see instructions; otherwise, enter -0- . . . . .   | <b>7</b>  |  |  |           |  |
| 8 1994 distributions from your IRA account that are includible in taxable income . . . . .   | <b>8</b>  |  |  |           |  |
| 9 1993 tax year excess contributions (if any) withdrawn after the due date (including extensions) of your 1993 income tax return, and 1992 and earlier tax year excess contributions withdrawn in 1994 . . . . . | <b>9</b>  |  |  |           |  |
| 10 Add lines 7, 8, and 9 . . . . .   | <b>10</b> |  |  |           |  |
| 11 Adjusted earlier year excess contributions. Subtract line 10 from line 6. Enter the result, but not less than zero . . . . .  |           |  |  | <b>11</b> |  |
| 12 Total excess contributions. Add lines 5 and 11 . . . . .  |           |  |  | <b>12</b> |  |
| 13 <b>Tax due.</b> Enter the <b>smaller</b> of 6% (.06) of line 12 or 6% (.06) of the value of your IRA on the last day of 1994. Also enter this amount on Form 1040, line 51 . . . . .                          |           |  |  | <b>13</b> |  |

**Part III Tax on Excess Accumulation in Qualified Retirement Plans (Including IRAs)**

|    |   |    |  |  |
|----|---|----|--|--|
| 14 | Minimum required distribution (see instructions) . . . . .                                    | 14 |  |  |
| 15 | Amount actually distributed to you . . . . .  | 15 |  |  |
| 16 | Subtract line 15 from line 14. If line 15 is more than line 14, enter -0- . . . . .           | 16 |  |  |
| 17 | <b>Tax due.</b> Multiply line 16 by 50% (.50). Enter here and on Form 1040, line 51 . . . . . | 17 |  |  |

**Part IV Tax on Excess Distributions From Qualified Retirement Plans (Including IRAs)**

| <i>Complete Column A for regular distributions. Complete Column B for lump-sum distributions.</i> |   | <b>Column A<br/>Regular<br/>Distributions</b> |  | <b>Column B<br/>Lump-Sum<br/>Distributions</b> |  |
|---|---|---|--|--|--|
| 18  | Total amount of regular retirement or lump-sum distributions . . . . .  | 18  |  |  |  |
| 19  | Amount excluded from additional tax. Enter appropriate exception number from instructions ▶ _____ . . . . .   | 19  |  |  |  |
| 20  | Subtract line 19 from line 18. . . . .  | 20  |  |  |  |
| 21  | Enter the <b>greater</b> of the threshold amount or the 1994 recovery of the grandfather amount (from Worksheet 1 or 2). See instructions . . . . . | 21  |  |  |  |
| 22  | Excess distributions. Subtract line 21 from line 20. If less than zero, enter -0- . . . . .   | 22  |  |  |  |
| 23  | Tentative tax. Multiply line 22 by 15% (.15) . . . . .  | 23  |  |  |  |
| 24  | Early distributions tax offset (see instructions) . . . . .   | 24  |  |  |  |
| 25  | Subtract line 24 from line 23. . . . .  | 25  |  |  |  |
| 26  | <b>Tax due.</b> Combine columns (a) and (b) of line 25. Enter here and on Form 1040, line 51. . . . .   | 26  |  |  |  |

**Acceleration Elections (see the instructions for Part IV)**

- 1 If you elected the discretionary method in 1987 or 1988 and wish to make an acceleration election beginning in 1994 under Temporary Regulations section 54.4981A-1T, Q&A b-12, check here ▶  .
- 2 If you previously made an acceleration election and wish to revoke that election, check here ▶  .

**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. |      |   |  |
|                                 | ▶ _____<br>Your signature  |      | ▶ _____<br>Date                                   |  |
| <b>Paid Preparer's Use Only</b> | Preparer's signature ▶   | Date | Check if self-employed ▶ <input type="checkbox"/> | Preparer's social security no.<br>: :<br>: : |
|                                 | Firm's name (or yours, if self-employed) and address ▶   |      | E.I. No. ▶  | :<br>:                                       |
|                                 |  |      | ZIP code ▶  |  |