

**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 **only** to the 10% tax on early distributions, you may be able to report this tax directly on Form 1040 without filing Form 5329. See **Who Must File** on page 1 of the instructions.

**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 IRA), annuity contract, or modified endowment contract before you reached age 59½. If a distribution was incorrectly indicated on Form 1099-R as an early distribution (no known exception to the additional tax), or you received a Roth IRA distribution, see page 2 of the instructions.

**Note:** You must include the taxable amount of the distribution on Form 1040, line 15b or 16b.

1 Early distributions included in gross income. For Roth IRA distributions, see page 2 of the instructions	<b>1</b>		
2 Early distributions not subject to additional tax. Enter the appropriate exception number from page 2 of the instructions: _____	<b>2</b>		
3 Amount subject to additional tax. Subtract line 2 from line 1	<b>3</b>		
4 <b>Tax due.</b> Enter 10% (.10) of line 3. Also include this amount on Form 1040, line 53	<b>4</b>		
<i>Caution: If any part of the amount on line 3 was a distribution from a SIMPLE retirement plan, you may have to include 25% of that amount on line 4 instead of 10%. See page 2 of the instructions.</i>			

**Part II Tax on Certain Taxable Distributions From Education (Ed) IRAs**

Complete this part if you had a taxable amount on Form 8606, line 30.

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

5 Taxable distributions from your Ed IRAs, from Form 8606, line 30	<b>5</b>		
6 Taxable distributions not subject to additional tax. See page 2 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> Enter 10% (.10) of line 7. Also include this amount on Form 1040, line 53	<b>8</b>		

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

Complete this part if you contributed more to your traditional IRAs for 1999 than is allowable or you had an excess contribution on line 16 of your 1998 Form 5329.

9 Enter your excess contributions from line 16 of your 1998 Form 5329. If zero, go to line 15.	<b>9</b>		
10 If your traditional IRA contributions for 1999 are less than your maximum allowable contribution, see page 3; otherwise, enter -0-	<b>10</b>		
11 Taxable 1999 distributions from your traditional IRAs	<b>11</b>		
12 1999 withdrawals of prior year excess contributions included on line 9. See page 3	<b>12</b>		
13 Add lines 10, 11, and 12	<b>13</b>		
14 Prior year excess contributions. Subtract line 13 from line 9. If zero or less, enter -0-	<b>14</b>		
15 Excess contributions for 1999. See page 3. Do not include this amount on Form 1040, line 23.	<b>15</b>		
16 Total excess contributions. Add lines 14 and 15	<b>16</b>		
17 <b>Tax due.</b> Enter 6% (.06) of the <b>smaller</b> of line 16 or the value of your traditional IRAs on December 31, 1999. Also include this amount on Form 1040, line 53	<b>17</b>		

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

Complete this part if you contributed more to your Roth IRAs for 1999 than is allowable or you had an excess contribution on line 18 of your 1998 Form 5329.

18	Enter your excess contributions from line 18 of your 1998 Form 5329. If zero, go to line 23 . . . . .	18		
19	If your Roth IRA contributions for 1999 are less than your maximum allowable contribution, see page 3; otherwise, enter -0- . . . . .	19		
20	1999 distributions from your Roth IRAs, from Form 8606, line 17 . . . . .	20		
21	Add lines 19 and 20 . . . . .	21		
22	1998 excess contributions. Subtract line 21 from line 18. If zero or less, enter -0- . . . . .	22		
23	Excess contributions for 1999. See page 3 . . . . .	23		
24	Total excess contributions. Add lines 22 and 23 . . . . .	24		
25	<b>Tax due.</b> Enter 6% (.06) of the <b>smaller</b> of line 24 <b>or</b> the value of your Roth IRAs on December 31, 1999. Also include this amount on Form 1040, line 53 . . . . .	25		

**Part V Tax on Excess Contributions to Education (Ed) IRAs**

Complete this part if the contributions made to your Ed IRAs in 1999 were more than is allowable or an excess contribution is shown on line 20 of your 1998 Form 5329.

26	Enter the excess contributions from line 20 of your 1998 Form 5329. If zero, go to line 31 . . . . .	26		
27	If the contributions made to your Ed IRAs for 1999 are less than the maximum allowable contribution, see page 3; otherwise, enter -0- . . . . .	27		
28	1999 distributions from your Ed IRAs, from Form 8606, line 28 . . . . .	28		
29	Add lines 27 and 28 . . . . .	29		
30	1998 excess contributions. Subtract line 29 from line 26. If zero or less, enter -0- . . . . .	30		
31	Excess contributions for 1999. See page 3 . . . . .	31		
32	Total excess contributions. Add lines 30 and 31 . . . . .	32		
33	<b>Tax due.</b> Enter 6% (.06) of the <b>smaller</b> of line 32 <b>or</b> the value of your Ed IRAs on December 31, 1999. Also include this amount on Form 1040, line 53 . . . . .	33		

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

Complete this part if you or your employer contributed more to your MSAs in 1999 than is allowable or an excess contribution is shown on line 29 of your 1998 Form 5329.

34	Enter the excess contributions from line 29 of your 1998 Form 5329. If zero, go to line 39 . . . . .	34		
35	If the contributions made to your MSAs for 1999 are less than the maximum allowable contribution, see page 3; otherwise, enter -0- . . . . .	35		
36	Taxable 1999 distributions from your MSAs, from Form 8853, line 10 . . . . .	36		
37	Add lines 35 and 36 . . . . .	37		
38	Prior year excess contributions. Subtract line 37 from line 34. If zero or less, enter -0- . . . . .	38		
39	Excess contributions for 1999. See page 4. Do not include this amount on Form 1040, line 25. . . . .	39		
40	Total excess contributions. Add lines 38 and 39 . . . . .	40		
41	<b>Tax due.</b> Enter 6% (.06) of the <b>smaller</b> of line 40 <b>or</b> the value of your MSAs on December 31, 1999. Also include this amount on Form 1040, line 53 . . . . .	41		

**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).

42	Minimum required distribution. See page 4 . . . . .	42		
43	Amount actually distributed to you . . . . .	43		
44	Subtract line 43 from line 42. If zero or less, enter -0- . . . . .	44		
45	<b>Tax due.</b> Enter 50% (.50) of line 44. Also include this amount on Form 1040, line 53 . . . . .	45		

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

**Please Sign Here** 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

**Paid Preparer's Use Only**

Preparer's signature <input type="checkbox"/>	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
Firm's name (or yours, if self-employed) and address <input type="checkbox"/>		EIN	ZIP code

