

2025 Instructions for Form 5498 Distributions From Pensions, Annuities, Retirement or Profit- Sharing Plans, IRAs, Insurance Contracts, etc.

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Table of Contents

General Instructions

- [Future Developments](#)
- [What's New](#)
- [Reminder](#)

Specific Instructions

- [Contributions](#)
- [Direct rollovers, transfers, and recharacterizations](#)
 - [Transfers](#)
 - [Recharacterizations](#)
- [Catch-up contributions](#)
- [Roth IRA conversions](#)
- [IRA revocation or account closure](#)
- [Total distribution, no contributions](#)
- [Required minimum distributions \(RMDs\)](#)
 - [Alternative one](#)
 - [Alternative two](#)
 - [Electronic filing](#)
 - [Reporting to the IRS](#)
- [Inherited IRAs](#)
 - [Fair market value \(FMV\)](#)
- [Disaster relief reporting](#)
- [Special reporting for U.S. Armed Forces in designated combat zones](#)
 - [Repayment of qualified reservist distributions](#)
 - [Repayment of qualified disaster distributions](#)
 - [Repayment of emergency personal expense distributions.](#)
 - [Repayment of eligible distributions to a domestic abuse victim.](#)
 - [Repayment of terminally ill individual distributions.](#)
 - [Military death gratuities and service members' group life insurance \(SGLI\) payments](#)
 - [Electronic Filers](#)
- [Reporting FMV of certain specified assets](#)

- [Corrected Form 5498](#)
- [Statements to participants](#)
- [Truncating recipients identification number on paper payee statements](#)
- [Account Number](#)
- [Box 1](#)
- [Box 2](#)
- [Box 3](#)
- [Box 4](#)
- [Box 5](#)
- [Box 6](#)
- [Box 7](#)
- [Box 8](#)
- [Box 9](#)
- [Box 10](#)
- [Box 11](#)
- [Box 12a](#)
- [Box 12b](#)
- [Box 13a](#)
- [Box 13b](#)
- [Box 13c](#)
- [Box 14a](#)
- [Box 14b](#)
- [Box 15a](#)
- [Box 15b](#)

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments [Return to top](#)

For the latest information about developments related to Forms 1099-R and 5498 and their instructions, such as legislation enacted after they were published, go to [IRS.gov/Form1099R](https://www.irs.gov/Form1099R) or [IRS.gov/Form5498](https://www.irs.gov/Form5498).

You can get the General Instructions for Certain Information Returns at [IRS.gov/1099GeneralInstructions](https://www.irs.gov/1099GeneralInstructions).

What's New [Return to top](#)

New code Y for box 7. We added a new code "Y" to the list of codes for box 7 to identify a qualified charitable distribution (QCD). See Qualified charitable distributions (QCDs), later.

Reminders [Return to top](#)

In addition, see the current General Instructions for Certain Information Returns for information on the following topics.

- Who must file (certain Foreign Financial Institutions (FFIs) and U.S. payers that report on Form(s) 1099 to satisfy their Internal Revenue Code chapter 4 reporting requirements).

- When and where to file.
- Electronic reporting.
- Corrected and void returns.
- Statements to recipients.
- Taxpayer identification numbers (TINs).
- Backup withholding.
- Penalties.
- The definitions of terms applicable for chapter 4 purposes that are referenced in these instructions.
- Other general topics.

Automatic rollover amount. Beginning January 1, 2024, the automatic rollover amount increased from \$5,000 to \$7,000. See Automatic rollovers, later.

Information Reporting Intake System (IRIS). [top](#) The IRS has developed IRIS, an online portal for e-filing information returns. Go to [IRS.gov/IRIS](https://irs.gov/IRIS) for more information.

Online fillable forms. [top](#) To ease statement furnishing requirements, Copies B, C, 1, and 2 have been made fillable online in a PDF format available at [IRS.gov/Form1099R](https://irs.gov/Form1099R) and [IRS.gov/Form5498](https://irs.gov/Form5498). You can complete these copies online for furnishing statements to recipients and for retaining in your own files.

Specific Instructions for Form 5498 [Return to top](#)

File Form 5498, IRA Contribution Information, with the IRS by June 1, 2026, for each person for whom in 2025 you maintained any individual retirement arrangement (IRA), including a deemed IRA under section 408(q).

Types of IRAs. An IRA can be either a traditional IRA or a Roth IRA. In general, individuals may make their own contributions to their traditional IRAs or Roth IRAs. In addition, certain employers have arrangements under which the employer may contribute to IRAs of their employees.

Under a SEP arrangement, an employer contributes to traditional IRAs (sometimes referred to as traditional SEP IRAs) or Roth IRAs (sometimes referred to as Roth SEP IRAs) of its employees. Individuals may separately make their own contributions to the same IRAs to which their employer contributes under a SEP arrangement.

Under a SIMPLE IRA plan, an employer contributes salary reduction contributions (at the election of the employee), matching contributions and/or nonelective contributions to traditional IRAs (sometimes referred to as traditional SIMPLE IRAs) or Roth IRAs (sometimes referred to as Roth SIMPLE IRAs) of its employees. However, a SIMPLE IRA (whether a traditional SIMPLE IRA or a Roth SIMPLE IRA) is subject to certain restrictions that do not generally apply to other traditional IRAs or Roth IRAs. For example, an individual cannot make their own contributions to a SIMPLE IRA. In addition, there are various restrictions related to distributions and contributions during the initial 2 years of participation in the SIMPLE IRA plan.

References to traditional IRAs generally include traditional SEP IRAs and traditional SIMPLE IRAs, unless otherwise stated. Likewise, references to Roth IRAs generally include Roth SEP IRAs and Roth SIMPLE IRAs, unless otherwise stated.

An IRA includes all investments under one IRA plan. It is not necessary to file a Form 5498 for each investment under one plan. For example, if a participant has three certificates of deposit (CDs) under one IRA plan, only one Form 5498 is

required for all contributions and the fair market values (FMVs) of the CDs under the plan. However, if a participant has established more than one IRA plan with the same trustee, a separate Form 5498 must be filed for each plan.

Contributions. [top](#) You must report contributions to any IRA on Form 5498. See the instructions under boxes 1, 2, 3, 4, 8, 9, 10, 13a, and 14a, later. If no reportable contributions were made for 2025, complete only boxes 5 and 7, and boxes 11, 12a, 12b, 15a, and 15b, if applicable. See [Reporting FMV of certain specified assets](#), later.

Caution! *You are required to file Form 5498 even if required minimum distributions (RMDs) or other annuity or periodic payments have started.*

Report contributions to a Kay Bailey Hutchison Spousal IRA under section 219(c) on a separate Form 5498 using the name and TIN of the spouse.

For contributions made between January 1 and April 15, 2026, trustees and issuers should obtain the participant's designation of the year for which the contributions are made.

Direct rollovers, transfers, and recharacterizations. [top](#) You must report the receipt of a direct rollover from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to an IRA. Report a direct rollover in box 2. For information on direct rollovers of eligible rollover distributions, [Direct Rollovers](#), earlier.

If a rollover or trustee-to-trustee transfer is made from a savings incentive match plan for employees (SIMPLE) IRA to an IRA that is not a SIMPLE IRA and the trustee has adequately substantiated information that the participant has not satisfied the first 2 years of plan participation, report the amount as a regular contribution in box 1 even if the amount exceeds \$6,500 (\$7,500 for participants 50 or older).

Transfers. [top](#) Do not report on Form 5498 a trustee-to-trustee transfer from the following.

- A traditional IRA that is not a traditional SIMPLE IRA to another traditional IRA that is not a traditional SIMPLE IRA.
- A traditional IRA that is not a traditional SIMPLE IRA to a traditional SIMPLE IRA after the first 2 years of plan participation.
- A traditional SIMPLE IRA to another traditional SIMPLE IRA.
- A traditional SIMPLE IRA to a traditional IRA after the first 2 years of plan participation.
- A Roth IRA that is not a Roth SIMPLE IRA to another Roth IRA that is not a Roth SIMPLE IRA.
- A Roth IRA that is not a Roth SIMPLE IRA to a Roth SIMPLE IRA after the first 2 years of plan participation.
- A Roth SIMPLE IRA to another Roth SIMPLE IRA.
- A Roth SIMPLE IRA to a Roth IRA after the first 2 years of plan participation.

Recharacterizations. [top](#) You must report each recharacterization of an IRA contribution. If a participant makes a contribution to an IRA (first IRA) for a year, the participant may choose to recharacterize the contribution by transferring, in a trustee-to-trustee transfer, any part of the contribution (plus earnings) to another IRA (second IRA). The contribution is treated as made to the second IRA (recharacterization). A recharacterization may be made with the same trustee or with another trustee. The trustee of the first IRA must report the amount contributed before the recharacterization as a contribution on Form 5498 and the recharacterization as a distribution on Form 1099-R. The trustee of the second IRA must report the amount received (FMV) in box 4 on Form 5498 and check the type of IRA in box 7.

All recharacterized contributions received by an IRA in the same year must be totaled and reported on one Form 5498

in box 4. You may report the FMV of the account on the same Form 5498 you use to report a recharacterization of an IRA contribution and any other contributions made to the IRA for the year.

No recharacterizations of conversions made in 2018 or later. [top](#) A conversion of a traditional IRA to a Roth IRA, and a rollover from any other eligible retirement plan to a Roth IRA, made in the participant's tax years beginning after December 31, 2017, cannot be recharacterized as having been made to a traditional IRA.

Catch-up contributions. [top](#) Participants who are age 50 or older by the end of the year may be eligible to make catch-up IRA contributions or catch-up elective deferral contributions. The annual IRA regular contribution limit of \$7,000 is increased to \$8,000 for participants age 50 or older. Catch-up elective deferral contributions reported on Form 5498 may be made under a salary reduction SEP (SARSEP) or under a SIMPLE IRA plan. For 2025, up to \$7,500 in catch-up elective deferral contributions may generally be made under a SARSEP, and generally up to \$3,500 to a SIMPLE IRA plan. A higher catch-up elective deferral limit may apply to participants who were age 60 through 63 as of December 31, 2025, or to participants in certain SIMPLE IRA plans. For more information on catch-up elective deferral contributions, see [Pub. 525](#), Taxable and Nontaxable Income.

Include any catch-up amounts when reporting contributions for the year in box 1, 8, 9, or 10, or for a prior year in box 13a.

Roth IRA conversions. [top](#) You must report the receipt of a conversion from a traditional IRA to a Roth IRA even if the conversion is with the same trustee. Report the total amount converted from a traditional IRA to a Roth IRA in box 3.

IRA revocation or account closure. [top](#) If a traditional IRA or Roth IRA is revoked during its first 7 days (under Regulations section 1.408-6(d)(4)(ii)) or closed at any time by the IRA trustee pursuant to its resignation or such other event mandating the closure of the account, Form 5498 must be filed to report any regular, rollover, IRA conversion, SEP IRA, or SIMPLE IRA contributions to the IRA. For information about reporting a distribution from a revoked or closed IRA, see [IRA Revocation or Account Closure](#) under the Specific Instructions for Form 1099-R, earlier.

Total distribution, no contributions. [top](#) Generally, if a total distribution was made from an account during the year and no contributions, including rollovers, recharacterizations, or Roth IRA conversion amounts, were made for that year, you need not file Form 5498 or furnish the annual statement to reflect that the FMV on December 31 was zero.

RMDs. [top](#) A traditional IRA owner/participant must begin taking distributions for each calendar year beginning with the calendar year in which the participant attains age 73 (after December 31, 2022, and before January 1, 2033). The distribution for the 73-year-old must be made no later than April 1 of the following calendar year; RMDs for any other year must be made no later than December 31 of the year. See Public Law (P.L.) 117-328, Div. T, Title III, section 107.

For each IRA you held as of December 31 of the prior year, if an RMD is required for the year, you must provide a statement to the IRA participant by January 31 regarding the RMD using one of two alternative methods described below. You are not required to use the same method for all IRA participants; you can use *Alternative one* for some IRA participants and *Alternative two* for the rest. Under both methods, the statement must inform the participant that you are reporting to the IRS that an RMD is required for the year. The statement can be provided in conjunction with the statement of the FMV.

If the IRA participant is deceased, and the surviving spouse is the sole beneficiary, special rules apply for RMD reporting. If the surviving spouse elects to treat the IRA as the spouse's own, then report with the surviving spouse as the owner. However, if the surviving spouse does not elect to treat the IRA as the spouse's own, then you must continue

to treat the surviving spouse as the beneficiary. Until further guidance is issued, no reporting is required for IRAs of deceased participants (except where the surviving spouse elects to treat the IRA as the spouse's own, as described above).

Alternative one. [top](#) Under this method, include in the statement the amount of the RMD with respect to the IRA for the calendar year and the date by which the distribution must be made. The amount may be calculated assuming the sole beneficiary of the IRA is not a spouse more than 10 years younger than the participant. Use the value of the account as of December 31 of the prior year to compute the amount. See the instructions for boxes [11. Check if RMD for 2026](#), [12a. RMD Date](#), and [12b. RMD Amount](#), later, for how to report.

Alternative two. [top](#) Under this method, the statement informs the participant that a minimum distribution with respect to the IRA is required for the calendar year and the date by which such amount must be distributed. You must include an offer to furnish the participant with a calculation of the amount of the RMD if requested by the participant.

Electronic filing. [top](#) These statements may be furnished electronically using the procedures described in [part F](#) of the current General Instructions for Certain Information Returns.

Reporting to the IRS. [top](#) If an RMD is required, check box 11. See [Box 11. Check if RMD for 2026](#), later. For example, box 11 is checked on the Form 5498 for a 2026 RMD. You are not required to report to the IRS the amount or the date by which the distribution must be made. However, see the [Caution](#) following the box 11 instructions, later, for reporting RMDs to participants.

For more details, see Notice 2002-27 on page 814 of IRB 2002-18 at [IRS.gov/pub/irs-irbs/irb02-18.pdf](https://www.irs.gov/pub/irs-irbs/irb02-18.pdf), as clarified by Notice 2003-3 on page 258 of IRB 2003-2 at [IRS.gov/pub/irs-irbs/irb03-02.pdf](https://www.irs.gov/pub/irs-irbs/irb03-02.pdf).

Inherited IRAs. [top](#) In the year an IRA participant dies, you, as an IRA trustee or issuer, must generally file a Form 5498 and furnish an annual statement for the decedent and a Form 5498 and an annual statement for each nonspouse beneficiary. An IRA holder must be able to identify the source of each IRA they hold for purposes of figuring the taxation of a distribution from an IRA. Thus, the decedent's name must be shown on the beneficiary's Form 5498 and annual statement. For example, you may enter "Brian Willow as beneficiary of Joan Maple" or something similar that signifies that the IRA was once owned by Joan Maple. You may abbreviate the word "beneficiary" as, for example, "bene."

For a spouse beneficiary, unless the spouse makes the IRA their own, treat the spouse as a nonspouse beneficiary for reporting purposes. If the spouse makes the IRA their own, do not report the beneficiary designation on Form 5498 and the annual statement.

An IRA set up to receive a direct rollover for a nonspouse designated beneficiary is treated as an inherited IRA.

FMV. [top](#) On the decedent's Form 5498 and annual statement, you must enter the FMV of the IRA on the date of death in box 5. Or you may choose the alternate reporting method and report the FMV as of the end of the year in which the decedent died. This alternate value will usually be zero because you will be reporting the end-of-year valuation on the beneficiary's Form 5498 and annual statement. The same figure should not be shown on both the beneficiary's and decedent's forms. If you choose to report using the alternate method, you must inform the executor or administrator of the decedent's estate of their right to request a date-of-death valuation.

On the beneficiary's Form 5498 and annual statement, the FMV of that beneficiary's share of the IRA as of the end of

the year must be shown in box 5. Every year thereafter that the IRA exists, you must file Form 5498 and furnish an annual statement for each beneficiary who has not received a total distribution of their share of the IRA showing the FMV at the end of the year and identifying the IRA, as described above.

However, if a beneficiary takes a total distribution of their share of the IRA in the year of death, you need not file a Form 5498 or furnish an annual statement for that beneficiary, but you must still file Form 5498 for the decedent.

If you have no knowledge of the death of an IRA participant until after you are required to file Form 5498 (June 1, 2026), you are not required to file a corrected Form 5498 or furnish a corrected annual statement. However, you must still provide the date-of-death valuation in a timely manner to the executor or administrator upon request.

In the case of successor beneficiaries, apply the preceding rules by treating the prior beneficiary as the decedent and the successor beneficiary as the beneficiary. Using the example above (Brian Willow as beneficiary of Joan Maple), when that account passes to Brian's successor beneficiary, Maurice Poplar, Form 5498 and the annual statement for Maurice should state "Maurice Poplar as beneficiary of Brian Willow." The final Form 5498 and annual statement for Brian Willow will state "Brian Willow as beneficiary of Joan Maple" and will show the FMV as of the date of Brian's death or year-end valuation, depending on the method chosen.

For more information about the reporting requirements for inherited IRAs, see Rev. Proc. 89-52, 1989-2 C.B. 632.

Disaster relief reporting. [top](#) Special rules apply to tax-favored withdrawals, income inclusion, and repayments for individuals who suffered economic losses as a result of certain major disasters. See Disaster-Related Relief in [Pub. 590-B](#), for more information.

For information about disaster relief available in your area, including postponements, go to [IRS News Around the Nation](#).

See the instructions for boxes [13a](#) through [13c](#) for reporting postponed contributions, later.

Special reporting for U.S. Armed Forces in designated combat zones. [top](#) A participant who is serving in, or in support of, the Armed Forces in a designated combat zone or qualified hazardous duty area has an additional period after the normal contribution due date of April 15 to make IRA contributions for a prior year. The period is the time the participant was in the designated zone or area plus at least 180 days. The participant must designate the IRA contribution for a prior year to claim it as a deduction on the income tax return.

Under section 219(f), combat zone compensation that is excluded from gross income under section 112 is treated as includible compensation for purposes of determining IRA contributions.

A qualifying participant is:

- Serving or has served in a combat zone;
- Serving or has served in a qualifying hazardous duty area; or
- Serving or has served in an active direct support area.

If a qualifying participant designates an IRA contribution for a prior year, other than an IRA contribution made by April 15 for the preceding year, you must report the type of IRA (box 7) and the amount on Form 5498. Report the amount either for (1) the year for which the contribution was made, or (2) a subsequent year. See the instructions for boxes [13a](#), [13b](#), and [13c](#), later.

1. If you report a contribution for 2025 made before April 15, 2026, no special reporting is required. Include the contribution in box 1 or 10 of an original Form 5498 or of a corrected Form 5498 if an original was previously filed.
2. If you report the contribution on Form 5498 in a subsequent year, you must include the year for which the contribution was made, the amount of the contribution, and one of the following indicators.
 - a. Use "EO13239" for Afghanistan and those countries in direct support, including Djibouti, Jordan, Kyrgyzstan, Pakistan, Somalia, Syria, Tajikistan, Uzbekistan, and Yemen.
 - b. Use "EO12744" for the Arabian Peninsula, including air space and adjacent waters (the Persian Gulf; the Red Sea; the Gulf of Oman, the Gulf of Aden; the portion of the Arabian Sea that lies north of 10 degrees north latitude and west of 68 degrees east longitude; the total land areas of Iraq, Kuwait, Saudi Arabia, Oman, Bahrain, Qatar, and the United Arab Emirates; Lebanon, and Turkey east of longitude 33.51E), and Jordan, which is in direct support of the Arabian Peninsula.
 - c. Use "EO13119" or "P.L.106-21" for the Federal Republic of Yugoslavia (Serbia and Montenegro), Albania, Kosovo, the Adriatic Sea, and the Ionian Sea north of the 39th parallel. (**Note.** The combat zone designation for Montenegro and Kosovo (previously a province within Serbia) under Executive Order 13119 remains in force even though Montenegro and Kosovo became independent nations since EO13119 was signed.)
 - d. Use "P.L.115-97" for the Sinai Peninsula of Egypt.

Caution! For additions to, or subtractions from, the list of combat zones or qualified hazardous duty areas implemented by executive orders and public laws, and direct support areas designated by the Secretary of Defense, after the publication date of these instructions, go to [IRS.gov/Form5498](https://www.irs.gov/Form5498).

Example. For a \$4,000 IRA contribution designated by a participant who served under EO13239 for the tax year 2024, enter "4000" in box 13a, "2024" in box 13b, and "EO13239" in box 13c only. Make no entry in box 1 or box 10.

Repayment of qualified reservist distributions. [top](#) Report any repayment of a qualified reservist distribution as described in section 72(t)(2)(G) in boxes 14a (amount) and 14b (with indicator code "QR").

Military death gratuities and servicemembers' group life insurance (SGLI) payments. [top](#) Recipients of military death gratuities and SGLI payments may contribute amounts received to a Roth IRA, up to the amount of the gratuity or SGLI payment less any amounts contributed to Coverdell ESAs. Report the amount of the rollover contribution in box 2 only. See section 408A(e)(2), and Notice 2010-15, 2010-06 I.R.B. 390, available at [IRS.gov/irb/2010-06_IRB#NOT-2010-15](https://www.irs.gov/irb/2010-06_IRB#NOT-2010-15), for more information on limitations.

Electronic filers. [top](#) You may request an automatic waiver from filing Forms 5498 electronically for combat zone participants by submitting Form 8508, Request for Waiver From Filing Information Returns Electronically. Once you have received the waiver, you may report all Forms 5498 for combat zone participants on paper. Alternatively, you may report contributions made by the normal contribution due date electronically and report the contributions made after the normal contribution due date on paper. You may also report prior year contributions by combat zone participants on a corrected Form 5498 electronically or on paper.

See [part F](#) in the current General Instructions for Certain Information Returns for information on how to request a waiver on Form 8508.

Repayment of qualified disaster distributions. [top](#) Report any repayment of a qualified disaster distribution, as described in applicable disaster legislation, in boxes 14a (amount) and 14b (with indicator code "DD").

Repayment of qualified birth or adoption distributions. [top](#) Report any repayment of a qualified birth or adoption distribution as described in section 72(t)(2)(H) in boxes 14a (amount) and 14b (with indicator code "BA").

Repayment of emergency personal expense distributions. [top](#) Report any repayment of an emergency personal expense distribution as described in section 72(t)(2)(I) in boxes 14a (amount) and 14b (with indicator code "EP").

Repayment of eligible distributions to a domestic abuse victim. [top](#) Report any repayment of an eligible distribution to a domestic abuse victim as described in section 72(t)(2)(K) in boxes 14a (amount) and 14b (with indicator code "DA").

Repayment of terminally ill individual distributions. [top](#) Report any repayment of a terminally ill individual distribution as described in section 72(t)(2)(L) in boxes 14a (amount) and 14b (with indicator code "TI").

Reporting FMV of certain specified assets. [top](#) Assets held in an IRA that are not readily tradable on an established securities market or option exchange, or that do not have a readily available FMV, must be reported at the FMV determined as of December 31, 2025. See the instructions for boxes [15a](#) and [15b](#), later.

Corrected Form 5498. [top](#) If you file a Form 5498 with the IRS and later discover that there is an error on it, you must correct it as soon as possible. See [part H](#) in the current General Instructions for Certain Information Returns, or [Pub.1220](#), if filing electronically. For example, if you reported contributions as rollover contributions in box 2, and you later discover that part of the contribution was not eligible to be rolled over and was, therefore, a regular contribution that should have been reported in box 1 (even if the amount exceeds the regular contribution limit), you must file a corrected Form 5498.

Statements to participants. [top](#) If you are required to file Form 5498, you must provide a statement to the participant. By February 2, 2026, you must provide participants with a statement of the December 31, 2025, value of the participant's account (including information required to be reported in boxes 15a and 15b for hard-to-value assets) and RMD, if applicable. Trustees of SIMPLE IRAs must also provide a statement of the account activity by February 2, 2026. Contribution information for all other types of IRAs must be provided by June 1, 2026. You are not required to provide information to the IRS or to participants as to whether a contribution is deductible or nondeductible. In addition, the participant is not required to tell you whether a contribution is deductible or nondeductible.

If you furnished a statement of the FMV of the account (including information required to be reported in boxes 15a and 15b for hard-to-value assets) and RMD, if applicable, to the participant by February 2, 2026, and no reportable contributions, including rollovers, recharacterizations, or Roth IRA conversions, were made for 2025, you need not furnish another statement (or Form 5498) to the participant to report zero contributions. However, you must file Form 5498 with the IRS by June 1, 2026, to report the December 31, 2025, FMV of the account and the FMV of hard-to-value assets. This rule also applies to beneficiary accounts under the [inherited IRA](#) rules, earlier. For more information about the requirement to furnish statements to participants, see [part M](#) in the current General Instructions for Certain Information Returns.

Caution! *If you do not furnish another statement to the participant because no reportable contributions were made for the year, the statement of the FMV of the account must contain a legend designating which information is being filed with the IRS.*

Truncating participant's TIN on payee statements. [top](#) Pursuant to Regulations section 301.6109-4, all filers of Form 5498 may truncate (replace the first five digits of the nine-digit number with X's or asterisks) a participant's TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number

(ATIN), or employer identification number (EIN)) on payee statements. Truncation is not allowed on any documents the filer files with the IRS. A trustee's or issuer's TIN may not be truncated on any form. See [part J](#) in the current General Instructions for Certain Information Returns.

Account Number [top](#) The account number is required if you have multiple accounts for a recipient for whom you are filing more than one Form 5498. Additionally, the IRS encourages you to designate an account number for all Forms 5498 that you file. See [part L](#) in the current General Instructions for Certain Information Returns.

Box 1. IRA Contributions (Other Than Amounts in Boxes 2-4, 8-10, 13a, and 14a) [Return to top](#)

Enter contributions to a traditional IRA made in 2025 and through April 15, 2026, designated for 2025.

Report gross contributions, including the amount allocable to the cost of life insurance (see [Box 6. Life Insurance Cost Included in Box 1](#), later) and including any excess contributions, even if the excess contributions were withdrawn. If an excess contribution is treated as a contribution in a subsequent year under section 219(f)(6), do not report it on Form 5498 for the subsequent year. It has already been reported as a contribution on Form 5498 for the year it was actually contributed.

Also include employer contributions to an IRA that are not made pursuant to a SEP arrangement (which include employer contributions that are nominally under a SEP arrangement but that exceed the definite written allocation formula of the SEP arrangement). Such contributions are contributions made by the employee, not by the employer, that are treated as regular IRA contributions subject to the 100% of compensation and \$7,000 (\$8,000 for participants age 50 or older) limits of section 219. Do not include employer SEP IRA contributions or SARSEP contributions under section 408(k)(6). Instead, include them in box 8.

Also, do not include in box 1 employer contributions, including salary deferrals, to a SIMPLE IRA (report them in box 9) and a Roth IRA that is not a Roth SEP IRA or a Roth SIMPLE IRA (report them in box 10). In addition, do not include in box 1 rollovers and recharacterizations (report rollovers in box 2 and recharacterizations in box 4), or a Roth IRA conversion amount (report in box 3).

Box 2. Rollover Contributions [Return to top](#)

Enter any rollover contributions (or contributions treated as rollovers) to any IRA received by you during 2025. These contributions may be any of the following.

- A 60-day rollover between Roth IRAs or between other types of IRAs.
- A direct or indirect (within 60 days) rollover from a qualified plan, section 403(b) plan, or governmental section 457(b) plan.
- Any qualified rollover contribution, as defined in section 408A(e) from an eligible retirement plan (other than an IRA) to a Roth IRA.
- A military death gratuity.
- An SGLI payment.

For the rollover of property, enter the FMV of the property on the date you receive it. This value may be different from the value of the property on the date it was distributed to the participant.

For more details, see [Pub.590-A](#).

Note. Do **not** use box 2 for late rollover contributions, including rollovers of qualified plan loan offset amounts after 60 days or any of the following repayments made after 60 days.

- Qualified reservist distributions.
- Qualified disaster distributions.
- Qualified birth or adoption distributions.
- Emergency personal expense distributions.
- Terminally ill individual distributions.
- Eligible distributions to domestic abuse victims.

See the instructions for boxes [13a through 13c](#), [14a](#), and [14b](#), later.

Box 3. Roth IRA Conversion Amount [Return to top](#)

Enter the amount converted from a traditional IRA to a Roth IRA during 2025. Do not include a rollover from one Roth IRA to another Roth IRA, or a qualified rollover contribution under section 408A(e) from an eligible retirement plan (other than an IRA) to a Roth IRA. These rollovers are reported in box 2.

Box 4. Recharacterized Contributions [Return to top](#)

Enter any amounts recharacterized plus earnings from one type of IRA to another.

Box 5. FMV of Account [Return to top](#)

Enter the FMV of the account on December 31, 2025. For inherited IRAs, see [Inherited IRAs](#), earlier.

Caution! *Trustees and custodians are responsible for ensuring that all IRA assets (including those not traded on established markets or not having a readily determinable market value) are valued annually at their FMV.*

Box 6. Life Insurance Cost Included in Box 1 [Return to top](#)

For endowment contracts only, enter the amount included in box 1 allocable to the cost of life insurance.

Box 7. Checkboxes [Return to top](#)

Check the appropriate box.

IRA. [top](#) Check “IRA” if you are filing Form 5498 to report information about a traditional IRA account.

SEP. [top](#) Check “SEP” if you are filing Form 5498 to report information about a SEP IRA. If you do not know whether the account is a SEP IRA, check the “IRA” box.

SIMPLE. [top](#) Check “SIMPLE” if you are filing Form 5498 to report information about a SIMPLE IRA account. Do not file Form 5498 for a SIMPLE 401(k) plan.

Roth IRA. [top](#) Check “Roth IRA” if you are filing Form 5498 to report information about a Roth IRA account.

Roth SEP IRA. [top](#) Check both “SEP” and “Roth IRA” if you are filing Form 5498 to report information about a Roth SEP IRA.

Roth SIMPLE IRA. [top](#) Check both “SIMPLE” and “Roth IRA” if you are filing Form 5498 to report information about a Roth SIMPLE IRA.

Box 8. SEP Contributions [Return to top](#)

Enter employer contributions made to a SEP IRA (including salary deferrals under a SARSEP) during 2025, including contributions made in 2025 for 2024, but not including contributions made in 2026 for 2025. Trustees and issuers are not responsible for reporting the year for which SEP contributions are made. Do not enter employer contributions to an IRA that are not made pursuant to a SEP arrangement (which include employer contributions that are nominally under a SEP arrangement but that exceed the definite written allocation formula of the SEP arrangement). Report any employer contributions to an IRA that are not made pursuant to a SEP arrangement in box 1. Include in box 8 SEP contributions made by a self-employed person to their own account. Also, include in box 8 contributions to a Roth SEP IRA.

Box 9. SIMPLE Contributions [Return to top](#)

Enter employer contributions, including salary deferrals, made to a SIMPLE IRA during 2025, including contributions made in 2025 for 2024, but not including contributions made in 2026 for 2025. Trustees and issuers are not responsible for reporting the year for which SIMPLE contributions are made. Do not include contributions to a SIMPLE 401(k) plan. Also, include in box 9 contributions to a Roth SIMPLE IRA.

Box 10. Roth IRA Contributions [Return to top](#)

Enter any contributions made to a Roth IRA (not including a Roth SEP IRA or Roth SIMPLE IRA) in 2025 and through April 15, 2026, designated for 2025. Also enter qualified rollover contributions made from a section 529 qualified tuition program (QTP) to a Roth IRA that are designated for 2025. Under certain conditions, a beneficiary of a section 529 QTP is permitted to roll over a distribution from the QTP to a Roth IRA for the benefit of the beneficiary. The rollover must be (1) paid through a direct trustee-to-trustee transfer, (2) subject to the Roth IRA annual contribution limit and a \$35,000 lifetime limit, and (3) from a section 529 account that has been open for more than 15 years. However, report Roth IRA conversion amounts in box 3. Report a qualified rollover contribution made under section 408A(e) from an eligible retirement plan (other than an IRA) to a Roth IRA in box 2. Do not include in box 10 contributions to a Roth SEP IRA or Roth SIMPLE IRA.

Box 11. Check if RMD for 2026 [Return to top](#)

Check the box if the participant must take an RMD for 2026. You are required to check the box for the year in which the IRA participant reaches age 73 even though the RMD for that year need not be made until April 1 of the following year. Then, check the box for each subsequent year an RMD is required to be made.

Caution! [top](#) Boxes 12a and 12b are provided for your use to report RMD dates and amounts to participants. You may choose

to complete these boxes, or continue to provide a separate Form 5498, or a separate statement, to report the information required by [Alternative one](#) or [Alternative two](#), earlier. To determine the RMD, see section 401(a)(9) and Regulations section 1.408-8.

Box 12a. RMD Date [Return to top](#)

Enter the RMD date if you are using Form 5498 to report the additional information. See [RMDs](#), earlier.

Box 12b. RMD Amount [Return to top](#)

Enter the RMD amount if you are using Form 5498 to report the additional information under [Alternative One](#). See [Alternative one](#), earlier.

Box 13a. Postponed/late Contrib. [Return to top](#)

Report the amount of any postponed contribution made in 2025 for a prior year. If contributions were made for more than 1 prior year, each prior year's postponed contribution must be reported on a separate form. Report the amount of a late rollover contribution made during 2025, including rollovers that are (1) certified by participants, (2) qualified plan loan offsets, and (3) related to taxpayers for federally declared disasters. See Rev. Proc. 2020-46, 2020-45 I.R.B. 995, available at [IRS.gov/irb/2020-45_IRB#REVPROC-2020-46](https://www.irs.gov/irb/2020-45_IRB#REVPROC-2020-46). If the participant also has a postponed contribution, use a separate Form 5498 to report a late rollover.

Box 13b. Year [Return to top](#)

Enter the year for which the postponed contribution in box 13a was made. Leave this box blank for late rollover contributions and rollovers of qualified plan loan offset amounts.

Box 13c. Code [Return to top](#)

Enter the reason the participant made the postponed contribution.

- For participants' service in a combat zone, hazardous duty area, or direct support area, enter the appropriate executive order or public law, as defined under [Special reporting for U.S. Armed Forces in designated combat zones](#), earlier.
- For participants who are "affected taxpayers," as described in an IRS News Release relating to a federally designated disaster area, enter "FD." (For a repayment of a qualified disaster distribution, use boxes 14a and 14b.)
- For participants who are making a rollover of a qualified plan loan offset amount, enter "PO." See the discussion of qualified plan loan offsets in the second paragraph under [Plan loan offsets](#) in the Form 1099-R instructions, earlier.
- For participants who have certified that the rollover contribution is late because of one or more of the circumstances listed in section 3.02(2) of [Rev. Proc. 2020-46](#) enter "SC."

Box 14a. Repayments [Return to top](#)

Enter the amount of any repayment of a qualified reservist distribution, a qualified disaster distribution, a qualified birth or adoption distribution, an emergency personal expense distribution, a terminally ill individual distribution, or an eligible distribution to a domestic abuse victim.

Box 14b. Code [Return to top](#)

Enter repayment code:

- "QR" for the repayment of a qualified reservist distribution,
- "DD" for repayment of a qualified disaster distribution,
- "BA" for repayment of a qualified birth or adoption distribution,
- "EP" for emergency personal expense distribution,
- "TI" for terminally ill individual distribution, and
- "DA" for eligible distribution to a domestic abuse victim.

Box 15a. FMV of Certain Specified Assets [Return to top](#)

Enter the FMV of the investments in the IRA that are specified in the categories identified below.

Box 15b. Code(s) [Return to top](#)

Enter the code for the type(s) of investments held in the IRA for which the FMV is reported in box 15a. A maximum of two codes can be entered in box 15b. If more than two codes apply, enter Code H.

- A - Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.
- B - Short- or long-term debt obligation that is not traded on an established securities market.
- C - Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market).
- D - Real estate.
- E - Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market).
- F - Option contract or similar product that is not offered for trade on an established option exchange.
- G - Other asset that does not have a readily available FMV.
- H - More than two types of assets (listed in A through G) are held in this IRA.

Process Date. This is the last date a Copy A was printed for the Participant.

Office Code. Used in electronic filing only. Enter the office code of the Payer (may be blank). For payers with multiple locations, this field may be used to identify the location of the office submitting the information return.

H. Corrected Returns on Paper Forms [Return to top](#)

Caution! *To file corrections for electronically filed forms, see [part F](#) and [Pub. 1220](#).*

If you filed a return with the IRS and later discover you made an error on it, you must:

- Correct it as soon as possible and file Copy A and Form 1096 with your IRS Submission Processing Center (see [part D](#)), and
- Furnish statements to recipients showing the correction.

When making a correction, complete all information (see [Filing corrected returns on paper forms](#), later).

- Do not cut or separate forms that are two or three to a page. Submit the entire page even if only one of the forms on the page is completed.
- Do not staple the forms to Form 1096.

- Do not send corrected returns to the IRS if you are correcting state or local information only. Contact the state or local tax department for help with this type of correction.

To correct payer information, see [Reporting incorrect payer name and/or TIN](#), earlier.

Form 1096. [top](#) Use a separate Form 1096 for each type of return you are correcting. For the same type of return, you may use one Form 1096 for both originals and corrections. You do not need to correct a previously filed Form 1096.

CORRECTED checkbox. [top](#) Enter an "X" in the "CORRECTED" checkbox only when correcting a form previously filed with the IRS or furnished to the recipient. Certain errors require two returns to make the correction. See [Filing corrected returns on paper forms](#), later, to determine when to mark the "CORRECTED" checkbox.

Account number. [top](#) If the account number was provided on the original return, the same account number must be included on both the original and corrected returns to properly identify and process the correction. If the account number was not provided on the original return, do not include it on the corrected return. See [part L](#).

Recipient's statement. [top](#) You may enter a date next to the "CORRECTED" checkbox. This will help the recipient in the case of multiple corrections.

Filing corrected returns on paper forms. [top](#) The [Error Charts for Filing Corrected Returns on Paper Forms](#), later, give step-by-step instructions for filing corrected returns for the most frequently made errors. They are grouped under Error Type 1 or 2. Correction of errors may require the submission of more than one return. Be sure to read and follow the steps given.

Caution! *If you fail to file correct information returns or furnish a correct payee statement, you may be subject to a penalty. See [part O](#). Regulations section 301.6724-1 (relating to information return penalties) does not require you to file corrected returns for missing or incorrect TINs if you meet the reasonable-cause criteria. You are merely required to include the correct TIN on the next original return you are required to file.*

However, even if you meet the reasonable-cause criteria, the IRS encourages you to file corrections for incorrect or missing TINs so that the IRS can update the payees' records.

Error Charts for Filing Corrected Returns on Paper Forms [top](#) Identify the correction needed based on **Error Type 1 or 2**; then follow the steps to make the corrections and file the form(s). Also see [part H](#), earlier.

Error Type 1	Correction
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<p>Incorrect money amount(s), code, or checkbox</p> <p>A return was filed when one should not have been filed.</p> <p>These errors require only one return to make the correction.</p> <p>Caution: If you must correct a TIN or a payee name, follow the instructions under Error Type 2.</p>	<p>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</p> <ol style="list-style-type: none"> 1. Prepare a new information return. 2. Enter an "X" in the "CORRECTED" box (and date (optional)) at the top of the form. 3. Correct any recipient information such as money amounts. Report other information as per the original return. <p>B. Form 1096</p> <ol style="list-style-type: none"> 1. Prepare a new transmittal Form 1096. 2. Provide all requested information on the form as it applies to Part A, 1 and 2. 3. File Form 1096 and Copy A of the return with the appropriate IRS Submission Processing Center. 4. Do not include a copy of the original return that was filed incorrectly.
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Error Type 2	Correction	
<p>No payee TIN (SSN, EIN, QI-EIN, or ITIN), or Incorrect payee TIN, or Incorrect payee name, or Original return filed using wrong type of return (for example, a Form 1099-DIV was filed when a Form 1099-INT should have been filed).</p> <p>Two separate returns are required to</p>	<p>Step 1. Identify incorrect return submitted.</p>	<ol style="list-style-type: none"> 1. Prepare a new information return. 2. Enter an "X" in the "CORRECTED" box (and date (optional)) at the top of the form. 3. Enter the payer, recipient, and account number information exactly as it appeared on the original incorrect return; however, enter -0- (zero) for all money amounts.

make the correction properly. Follow all instructions for both Steps 1 and 2.	Step 2. Report correct information.	<p>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</p> <ol style="list-style-type: none"> 1. Prepare a new information return. 2. Do not enter an "X" in the "CORRECTED" box at the top of the form. Prepare the new return as though it is an original. 3. Include all the correct information on the form including the correct TIN and name. <p>B. Form 1096</p> <ol style="list-style-type: none"> 1. Prepare a new transmittal Form 1096. 2. Enter one of the following phrases in the bottom margin of the form. <ul style="list-style-type: none"> • Filed To Correct TIN. • Filed To Correct Name. • Filed To Correct Return. • Provide all requested information on the form as it applies to the returns prepared in Steps 1 and 2. • File Form 1096 and Copy A of the return with the appropriate IRS Submission Processing Center. • Do not include a copy of the original return that was filed incorrectly.
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J. Recipient Names and Taxpayer Identification Numbers (TINs) [Return to top](#)

Recipient names. [top](#) Show the full name and address in the section provided on the information return. If payments have been made to more than one recipient or the account is in more than one name, show on the first name line the name of the recipient whose TIN is first shown on the return. You may show the names of any other individual recipients in the area below the first line, if desired. Form W-2G filers, see the Instructions for Forms W-2G and 5754.

Sole proprietors. [top](#) You must show the individual's name on the first name line; on the second name line, you may enter the "doing business as (DBA)" name. You may not enter only the DBA name. For the TIN, enter either the individual's social security number (SSN) or the EIN of the business (sole proprietorship). The IRS prefers that you enter the SSN.

Limited liability company (LLC). [top](#) For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the owner's SSN (or EIN, if

applicable). If the LLC is taxed as a corporation, partnership, etc., enter the entity's EIN.

Bankruptcy estate. [top](#) If an individual (the debtor) for whom you are required to file an information return is in chapter 11 bankruptcy, and the debtor notified you of the bankruptcy estate's EIN, report post-petition gross income, gross proceeds, or other reportable payments on the applicable information return using the estate's name and EIN. The debtor should notify you when the bankruptcy is closed, dismissed, or converted, so that any subsequent information returns will be filed with the correct name and EIN. Different rules apply if the bankruptcy is converted to chapter 7, 12, or 13 of the Bankruptcy Code. For additional guidance, see Notice 2006-83, 2006-40 I.R.B. 596, available at [IRS.gov/irb/2006-40_IRB#NOT-2006-83](https://www.irs.gov/irb/2006-40_IRB#NOT-2006-83).

TINs. [top](#) TINs are used to associate and verify amounts you report to the IRS with corresponding amounts on tax returns. Therefore, it is important that you report correct names, SSNs, individual taxpayer identification numbers (ITINs), EINs, or adoption taxpayer identification numbers (ATINs) for recipients on the forms sent to the IRS.

TIP Only one recipient TIN can be entered on the form.

Requesting a recipient's TIN. [top](#) If the recipient is a U.S. person (including a U.S. resident alien), the IRS suggests that you request the recipient complete Form W-9, Request for Taxpayer Identification Number and Certification, or Form W-9S, Request for Student's or Borrower's Taxpayer Identification Number and Certification, as appropriate. Form W-9 is required to be completed by recipients of certain types of payments (as provided in Regulations section 31.3406(d)-1). See the Instructions for the Requester of Form W-9 for more information on how to request a TIN.

If the recipient is a foreign person, the IRS suggests that you request the recipient complete the appropriate Form W-8. See the Instructions for the Requester of Forms W-8BEN, W-8BEN-E, W-8ECI, W-8EXP, and W-8IMY.

Caution! U.S. resident aliens who rely on a "saving clause" of a tax treaty are to complete Form W-9, not Form W-8BEN. See [Pub. 515](#) and [Pub. 519](#).

You may be subject to a penalty for an incorrect or missing TIN on an information return. See [part O](#) for more information. You are required to maintain the confidentiality of information obtained on a Form W-9/W-9S relating to the taxpayer's identity (including SSNs, EINs, ITINs, and ATINs), and you may use such information only to comply with the tax laws.

TIP. If the recipient does not provide a TIN, leave the box for the recipient's TIN blank on the Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G. Backup withholding may apply; see [part N](#).

Caution! If the recipient does not provide a TIN, you may not make the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or report as described in Regulations section 1.1471-4(d)(2)(iii)(A).

The TIN for individual recipients of information returns is the SSN, ITIN, or ATIN. See [Sole proprietors](#), earlier. For other recipients, including corporations, partnerships, and estates, the TIN is the EIN. Income reportable after the death of an individual must reflect the TIN of the payee, that is, of the estate or of the surviving joint owner. For more information, see [Personal Representative](#) in [Pub. 559](#). For LLCs, see [Limited liability company \(LLC\)](#), earlier.

SSNs, ITINs, and ATINs have nine digits separated by two hyphens (000-00-0000), and EINs have nine digits separated by only one hyphen (00-0000000). **Note.** Make sure you include the hyphen(s) in the correct place(s) when completing the paper form(s).

Caution! *Expired ITINs may continue to be used for information return purposes regardless of whether they have expired for individual income tax return filing purposes. Additionally, the third parties who file and furnish information returns with an expired payee ITIN will not be subject to information return penalties under section 6721 or 6722 solely because the ITIN is expired. See Notice 2016-48, 2016-33 I.R.B. 235, available at [IRS.gov/irb/2016-33_IRB#NOT-2016-48](https://www.irs.gov/irb/2016-33_IRB#NOT-2016-48).*

Truncating payee's TIN on payee statements. [top](#) Filers of information returns are permitted to truncate a payee's TIN (SSN, ITIN, ATIN, or EIN) on most payee statements. The payee's TIN may not be truncated on Form W2-G. Where permitted, filers may truncate a payee's TIN on the payee statement (including substitute and composite substitute statements) furnished to the payee in paper form or electronically. Generally, the payee statement is that copy of an information return designated "Copy B" on the form. If a filer truncates a TIN on Copy B, other copies of the form furnished to the payee may also include a truncated number. A filer may not truncate a payee's TIN on any forms the filer files with the IRS. A filer's TIN may not be truncated on any form. To truncate where allowed, replace the first five digits of the nine-digit number with asterisks (*) or Xs (for example, an SSN xxx-xx-xxxx would appear on the paper payee statement as ***-**-xxxx or XXX-XX-xxxx). See T.D. 9675, 2014-31 I.R.B. 242, available at [IRS.gov/irb/2014-31_IRB#TD-9675](https://www.irs.gov/irb/2014-31_IRB#TD-9675).

Electronic submission of Forms W-9. [top](#) Requesters may establish a system for payees and payees' agents to submit Forms W-9 electronically, including by fax. A requester is anyone required to file an information return. A payee is anyone required to provide a TIN to the requester.

Payee's agent. [top](#) A payee's agent can be an investment adviser (corporation, partnership, or individual) or an introducing broker. An investment adviser must be registered with the Securities and Exchange Commission (SEC) under the Investment Advisers Act of 1940. The introducing broker is a broker-dealer that is regulated by the SEC and the National Association of Securities Dealers, Inc., and that is not a payer. Except for a broker who acts as a payee's agent for "readily tradable instruments," the adviser or broker must show in writing to the payer that the payee authorized the adviser or broker to transmit the Form W-9 to the payer.

Generally, the electronic system must do the following.

1. Ensure the information received is the information sent and document all occasions of user access that result in the submission.
2. Make reasonably certain the person accessing the system and submitting the form is the person identified on Form W-9.
3. Provide the same information as the paper Form W-9.
4. Be able to supply a hard copy of the electronic Form W-9 if the IRS requests it.
5. Require as the final entry in the submission an electronic signature by the payee whose name is on Form W-9 that authenticates and verifies the submission. The electronic signature must be under penalties of perjury and the perjury statement must contain the language of the paper Form W-9.

TIP. *For Forms W-9 that are not required to be signed, the electronic system need not provide for an electronic signature or a perjury statement.*

Additional requirements may apply. See Announcement 98-27, available on page 30 of Internal Revenue Bulletin 1998-15 at [IRS.gov/pub/irs-irbs/irb98-15.pdf](https://www.irs.gov/pub/irs-irbs/irb98-15.pdf), and Announcement 2001-91, available on page 221 of Internal Revenue Bulletin 2001-36 at [IRS.gov/pub/irs-irbs/irb01-36.pdf](https://www.irs.gov/pub/irs-irbs/irb01-36.pdf).

Electronic submission of Forms W-9S. [top](#) See the [Instructions](#) for Forms 1098-E and 1098-T.

L. Account Number Box on Forms [Return to top](#)

Use the account number or policy number box on Forms 1097, 1098, 1099, 3921, 3922, and 5498 for an account number designation. The account number is required if you have multiple accounts for a recipient for whom you are filing more than one information return of the same type. The account number is also required if you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A). Additionally, the IRS encourages you to include the recipient's account number on paper forms if your system of records uses the account number rather than the name or TIN for identification purposes. Also, the IRS will include the account number in future notices to you about backup withholding. See [Pub. 1220](#) if you are filing electronically.

The account number may be a checking account number, savings account number, brokerage account number, serial number, loan number, or policy number, or any other number you assign to the payee that is unique and will distinguish the specific account. This number must not appear anywhere else on the form, and this box may not be used for any other item unless the separate instructions indicate otherwise. Using unique account numbers ensures that corrected information returns will be processed accurately.

If you are using window envelopes to mail statements to recipients and using reduced rate mail, be sure the account number does not appear in the window. The U.S. Postal Service may not accept these for reduced rate mail.
