

# Nondeductible IRAs

▶ See separate instructions.

▶ Attach to Form 1040, Form 1040A, or Form 1040NR.

Name. If married, file a separate form for each spouse required to file Form 8606. See page 5 of the 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

**Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs**

Complete this part only if:

- You made nondeductible contributions to a traditional IRA for 2002,
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2002 (other than a rollover, conversion, recharacterization, or return of certain contributions) **and** you made nondeductible contributions to a traditional IRA in 2002 or an earlier year, **or**
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2002 (excluding any portion you recharacterized) **and** you made nondeductible contributions to a traditional IRA in 2002 or an earlier year.

|  |   |    |   |  |
|--|---|----|---|--|
| 1  | Enter your nondeductible contributions to traditional IRAs for 2002, including those made for 2002 from January 1, 2003, through April 15, 2003 (see page 5 of the instructions)  | 1  |   |  |
| 2  | Enter your total basis in traditional IRAs (see page 6 of the instructions)   | 2  |   |  |
| 3  | Add lines 1 and 2   | 3  |   |  |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <p><b>In 2002, did you take a distribution from traditional, SEP, or SIMPLE IRAs or make a Roth IRA conversion?</b></p> </div> <p style="margin-left: 20px;">No → Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p style="margin-left: 20px;">Yes → Go to line 4.</p> |   |    |   |  |
| 4  | Enter those contributions included on line 1 that were made from January 1, 2003, through April 15, 2003  | 4  |   |  |
| 5  | Subtract line 4 from line 3   | 5  |   |  |
| 6  | Enter the value of <b>all</b> your traditional, SEP, and SIMPLE IRAs as of December 31, 2002, plus any outstanding rollovers (see page 6 of the instructions)   | 6  |   |  |
| 7  | Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2002. <b>Do not</b> include rollovers, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see page 6 of the instructions) | 7  |   |  |
| 8  | Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2002. <b>Do not</b> include amounts converted that you later recharacterized (see page 7 of the instructions). 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 | × |  |
| 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 <b>your total basis in traditional IRAs for 2002 and earlier years</b> .  | 14 |   |  |
| 15   | <b>Taxable amount.</b> Subtract line 12 from line 7. Also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b  | 15 |   |  |

**Note:** You may be subject to an additional 10% tax on the amount on line 15 if you were under age 59½ at the time of the distribution (see page 7 of the instructions).

**Part II 2002 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs**

Complete this part if you converted part or all of your traditional, SEP, and SIMPLE IRAs to a Roth IRA in 2002 (excluding any portion you recharacterized).

**Caution:** *If your modified adjusted gross income is over \$100,000 or you are married filing separately and you lived with your spouse at any time in 2002, you cannot convert any amount from traditional, SEP, or SIMPLE IRAs to Roth IRAs for 2002. If you erroneously made a conversion, you must recharacterize (correct) it (see page 7 of the instructions).*

|  |           |  |  |
|--|-----------|--|--|
| <b>16</b> Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2002. <b>Do not</b> include amounts you later recharacterized back to traditional, SEP, or SIMPLE IRAs in 2002 or 2003. If you completed Part I, enter the amount from line 8. Otherwise, see page 7 of the instructions . . . . . | <b>16</b> |  |  |
| <b>17</b> Enter your basis in the amount on line 16. If you completed Part I, enter the amount from line 11. Otherwise, see page 7 of the instructions . . . . .   | <b>17</b> |  |  |
| <b>18 Taxable amount.</b> Subtract line 17 from line 16. Also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b . . . . .   | <b>18</b> |  |  |

**Part III Distributions From Roth IRAs**

Complete this part only if you took a distribution from a Roth IRA in 2002 (other than a rollover, recharacterization, or return of certain contributions—see page 7 of the instructions).

|   |           |  |  |
|---|-----------|--|--|
| <b>19</b> Enter your total distributions from Roth IRAs in 2002. <b>Do not</b> include rollovers, recharacterizations of Roth IRA conversions or contributions, or certain returned contributions (see page 7) . . . . .      | <b>19</b> |  |  |
| <b>20</b> Enter your basis in Roth IRA contributions (see page 8 of the instructions) . . . . .   | <b>20</b> |  |  |
| <b>21</b> Subtract line 20 from line 19. If zero or less, enter -0- and skip lines 22 and 23. If more than zero, you may be subject to an additional tax if you were under age 59½ (see page 8 of the instructions) . . . . . | <b>21</b> |  |  |
| <b>22</b> Enter your basis in Roth IRA conversions (see page 8 of the instructions) . . . . .   | <b>22</b> |  |  |
| <b>23 Taxable amount.</b> Subtract line 22 from line 21. If zero or less, enter -0-. Also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b . . . . .                                | <b>23</b> |  |  |

**Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return**

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete.

▶ \_\_\_\_\_  
Your signature

▶ \_\_\_\_\_  
Date

