

# 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 one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2005.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2005 **and** you made nondeductible contributions to a traditional IRA in 2005 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified hurricane distribution), conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2005 (excluding any portion you recharacterized) **and** you made nondeductible contributions to a traditional IRA in 2005 or an earlier year.

<p><b>1</b> Enter your nondeductible contributions to traditional IRAs for 2005, including those made for 2005 from January 1, 2006, through April 17, 2006 (see page 5 of the instructions) . . . . .</p> <p><b>2</b> Enter your total basis in traditional IRAs (see page 6 of the instructions) . . . . .</p> <p><b>3</b> Add lines 1 and 2 . . . . .</p>	<p><b>1</b></p> <p><b>2</b></p> <p><b>3</b></p>				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; padding: 5px;"> <p><b>In 2005, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion?</b></p> </td> <td style="width: 10%; text-align: center; vertical-align: middle;"> <p><b>No</b> →</p> <p><b>Yes</b> →</p> </td> <td style="width: 60%; padding: 5px;"> <p>Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p>Go to line 4.</p> </td> </tr> </table>			<p><b>In 2005, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion?</b></p>	<p><b>No</b> →</p> <p><b>Yes</b> →</p>	<p>Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p>Go to line 4.</p>
<p><b>In 2005, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion?</b></p>	<p><b>No</b> →</p> <p><b>Yes</b> →</p>	<p>Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p>Go to line 4.</p>			
<p><b>4</b> Enter those contributions included on line 1 that were made from January 1, 2006, through April 17, 2006 . . . . .</p> <p><b>5</b> Subtract line 4 from line 3 . . . . .</p>	<p><b>4</b></p> <p><b>5</b></p>				
<p><b>6</b> Enter the value of <b>all</b> your traditional, SEP, and SIMPLE IRAs as of December 31, 2005, plus any outstanding rollovers. Subtract any repayments of qualified hurricane distributions. If the result is zero or less, enter -0- (see page 6 of the instructions) . . . . .</p>	<p><b>6</b></p>				
<p><b>7</b> Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2005. <b>Do not</b> include rollovers (other than repayments of qualified hurricane distributions), conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see page 6 of the instructions) . . . . .</p>	<p><b>7</b></p>				
<p><b>8</b> Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2005. <b>Do not</b> include amounts converted that you later recharacterized (see page 7 of the instructions). Also enter this amount on line 16 . . . . .</p>	<p><b>8</b></p>				
<p><b>9</b> Add lines 6, 7, and 8 . . . . .</p>	<p><b>9</b></p>				
<p><b>10</b> 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" . . . . .</p>	<p><b>10</b></p>	<p>×</p>			
<p><b>11</b> 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 . . . . .</p>	<p><b>11</b></p>				
<p><b>12</b> Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA . . . . .</p>	<p><b>12</b></p>				
<p><b>13</b> Add lines 11 and 12. This is the nontaxable portion of all your distributions . . . . .</p>	<p><b>13</b></p>				
<p><b>14</b> Subtract line 13 from line 3. This is <b>your total basis in traditional IRAs for 2005 and earlier years</b> . . . . .</p>	<p><b>14</b></p>				
<p><b>15a</b> Subtract line 12 from line 7 . . . . .</p>	<p><b>15a</b></p>				
<p><b>b</b> Amount on line 15a attributable to qualified hurricane distributions (see page 7 of the instructions). Also enter this amount on Form 8915, line 13 . . . . .</p>	<p><b>15b</b></p>				
<p><b>c Taxable amount.</b> Subtract line 15b from line 15a. If more than zero, also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b . . . . .</p>	<p><b>15c</b></p>				
<p><b>Note:</b> You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution (see page 7 of the instructions).</p>					

**Part II 2005 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 2005 (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 2005, you **cannot** convert any amount from traditional, SEP, or SIMPLE IRAs to Roth IRAs for 2005. If you erroneously made a conversion, you must recharacterize (correct) it (see page 7 of the instructions).*

<b>16</b>	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2005. <b>Do not</b> include amounts you later recharacterized back to traditional, SEP, or SIMPLE IRAs in 2005 or 2006 (see page 7 of the instructions) . . . . .			
<b>17</b>	If you completed Part I, enter the amount from line 11. Otherwise, enter your basis in the amount on line 16 (see page 7 of the instructions) . . . . .			
<b>18</b>	<b>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 . . . . .			

**Part III Distributions From Roth IRAs**

Complete this part only if you took a distribution from a Roth IRA in 2005. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified hurricane distribution), recharacterization, or return of certain contributions—see page 7 of the instructions.

<b>19</b>	Enter your total nonqualified distributions from Roth IRAs in 2005 including any qualified first-time homebuyer distributions (see page 7 of the instructions) . . . . .			
<b>20</b>	Qualified first-time homebuyer expenses (see page 8 of the instructions). <b>Do not</b> enter more than \$10,000 . . . . .			
<b>21</b>	Subtract line 20 from line 19. If zero or less, enter -0- and skip lines 22 through 25 . . . . .			
<b>22</b>	Enter your basis in Roth IRA contributions (see page 8 of the instructions) . . . . .			
<b>23</b>	Subtract line 22 from line 21. If zero or less, enter -0- and skip lines 24 and 25. If more than zero, you may be subject to an additional tax (see page 8 of the instructions) . . . . .			
<b>24</b>	Enter your basis in Roth IRA conversions (see page 8 of the instructions) . . . . .			
<b>25a</b>	Subtract line 24 from line 23. If zero or less, enter -0- and skip lines 25b and 25c . . . . .			
<b>25b</b>	<b>b</b> Amount on line 25a attributable to qualified hurricane distributions (see page 8 of the instructions). Also enter this amount on Form 8915, line 14 . . . . .			
<b>25c</b>	<b>c Taxable amount.</b> Subtract line 25b from line 25a. If more than zero, also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b . . . . .			

**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

<b>Paid Preparer's Use Only</b>	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
	Firm's name (or yours if self-employed), address, and ZIP code	EIN	Phone no. ( )	