

**Nondeductible IRAs**

Department of the Treasury  
Internal Revenue Service (99)

▶ See separate instructions.

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

**2010**  
Attachment  
Sequence No. **48**

Name. If married, file a separate form for each spouse required to file Form 8606. See 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 2010.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2010 and you made nondeductible contributions to a traditional IRA in 2010 or an earlier year. For this purpose, a distribution does not include a rollover, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2010 (excluding any portion you recharacterized) and you made nondeductible contributions to a traditional IRA in 2010 or an earlier year.

<b>1</b>	Enter your nondeductible contributions to traditional IRAs for 2010, including those made for 2010 from January 1, 2011, through April 18, 2011 (see instructions)			<b>1</b>	
<b>2</b>	Enter your total basis in traditional IRAs (see instructions)			<b>2</b>	
<b>3</b>	Add lines 1 and 2			<b>3</b>	
	<b>In 2010, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion?</b>	<b>No</b> →	Enter the amount from line 3 on line 14. Do not complete the rest of Part I.		
		<b>Yes</b> →	Go to line 4.		
<b>4</b>	Enter those contributions included on line 1 that were made from January 1, 2011, through April 18, 2011			<b>4</b>	
<b>5</b>	Subtract line 4 from line 3			<b>5</b>	
<b>6</b>	Enter the value of <b>all</b> your traditional, SEP, and SIMPLE IRAs as of December 31, 2010, plus any outstanding rollovers (see instructions)	<b>6</b>			
<b>7</b>	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2010. <b>Do not</b> include rollovers, a one-time distribution to fund an HSA, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see instructions)	<b>7</b>			
<b>8</b>	Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2010. <b>Do not</b> include amounts converted that you later recharacterized (see instructions). Also enter this amount on line 16	<b>8</b>			
<b>9</b>	Add lines 6, 7, and 8	<b>9</b>			
<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"	<b>10</b>	×		
<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	<b>11</b>			
<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	<b>12</b>			
<b>13</b>	Add lines 11 and 12. This is the nontaxable portion of all your distributions	<b>13</b>			
<b>14</b>	Subtract line 13 from line 3. This is <b>your total basis in traditional IRAs for 2010 and earlier years</b>	<b>14</b>			
<b>15</b>	<b>Taxable amount.</b> Subtract line 12 from line 7. If more than zero, also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b	<b>15</b>			
	<b>Note:</b> 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 instructions).				

**Part II 2010 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 2010 (excluding any portion you recharacterized).

<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 2010. <b>Do not</b> include amounts you later recharacterized back to traditional, SEP, or SIMPLE IRAs in 2010 or 2011 (see instructions)	<b>16</b>		
<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 instructions)	<b>17</b>		

**Part II 2010 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs (Continued)**

<b>18</b>	<b>Taxable amount.</b> Subtract line 17 from line 16. . . . .	<b>18</b>		
<b>19</b>	<b>Amount subject to tax in 2010.</b> Check the box if you elect to report the entire taxable amount in 2010 rather than reporting 1/2 of it in 2011 and 1/2 in 2012. Generally, you must check this box if you check the box on line 24 (see instructions). . . . . <input type="checkbox"/> If you checked the box, enter the amount from line 18 on this line and include this amount on Form 1040, line 15b, Form 1040A, line 11b, or Form 1040NR, line 16b. If you did not check the box, skip line 19 and go to line 20a.	<b>19</b>		
<b>20a</b>	<b>Amount subject to tax in 2011.</b> If you did not check the box on line 19, multiply the amount on line 18 by 50% (.50) and enter it here. Include this amount on the applicable line of your 2011 tax return . . . . .	<b>20a</b>		
<b>b</b>	<b>Amount subject to tax in 2012.</b> Subtract line 20a from line 18. Include this amount on the applicable line of your 2012 tax return . . . . .	<b>20b</b>		

**Part III 2010 Rollovers From Qualified Retirement Plans to Roth IRAs and In-plan Rollovers to Designated Roth Accounts**

Complete this part if you rolled over part or all of your qualified retirement plan to a Roth IRA (excluding recharacterizations), or rolled over an amount to a designated Roth account within the same plan, in 2010.

<b>21</b>	Enter the amount you rolled over from qualified retirement plans to Roth IRAs and any in-plan rollovers to designated Roth accounts, in 2010. <b>Do not</b> include amounts you later recharacterized to traditional IRAs in 2010 or 2011 (see instructions) . . . . .	<b>21</b>		
<b>22</b>	Enter your basis in the amount on line 21 . . . . .	<b>22</b>		
<b>23</b>	<b>Taxable amount.</b> Subtract line 22 from line 21. . . . .	<b>23</b>		
<b>24</b>	<b>Amount subject to tax in 2010.</b> Check the box if you elect to report the entire taxable amount in 2010 rather than reporting 1/2 of it in 2011 and 1/2 of it in 2012. Generally, you must check this box if you checked the box on line 19 (see instructions) . . . . . <input type="checkbox"/> If you checked the box, enter the amount from line 23 on this line and include this amount on Form 1040, line 16b, Form 1040A, line 12b, or Form 1040NR, line 17b . . . . . If you did not check the box, skip line 24 and go to line 25a.	<b>24</b>		
<b>25a</b>	<b>Amount subject to tax in 2011.</b> If you did not check the box on line 24, multiply the amount on line 23 by 50% (.50) and enter it here. Include this amount on the applicable line of your 2011 tax return . . . . .	<b>25a</b>		
<b>b</b>	<b>Amount subject to tax in 2012.</b> Subtract line 25a from line 23. Include this amount on the applicable line of your 2012 tax return . . . . .	<b>25b</b>		

**Part IV Distributions From Roth IRAs (and Certain Distributions from Designated Roth Accounts) (see instructions)**

Complete this part only if you took a distribution from a Roth IRA, and for certain distributions from a designated Roth account, in 2010. For this purpose, a distribution does not include a rollover, a one-time distribution to fund an HSA, recharacterization, or return of certain contributions (see instructions).

<b>26</b>	Enter your total nonqualified distributions from a Roth IRA in 2010, including any qualified first-time homebuyer distributions, and certain qualified distributions (see instructions) . . . . .	<b>26</b>		
<b>27</b>	Qualified first-time homebuyer distributions (see instructions). Do not enter more than \$10,000 . . . . .	<b>27</b>		
<b>28</b>	Subtract line 27 from line 26. If zero or less, enter -0- and stop here. . . . .	<b>28</b>		
<b>29</b>	Enter your basis in Roth IRA contributions (see instructions) . . . . .	<b>29</b>		
<b>30</b>	Subtract line 29 from line 28. If zero or less, enter -0- and stop here. If the amount is more than zero, you may be subject to an additional tax (see instructions) . . . . .	<b>30</b>		
<b>31</b>	Enter your basis in conversions from traditional, SEP, and SIMPLE IRAs and rollovers from qualified retirement plans to a Roth IRA (see instructions) . . . . .	<b>31</b>		
<b>32</b>	Subtract line 31 from line 30. If zero or less, enter -0- and do not complete the rest of Part IV . . . . . <b>Note.</b> If you completed lines 20a and 20b, or 25a and 25b, go to line 33. Otherwise, enter the amount from line 32 on line 35 and go to line 36.	<b>32</b>		
<b>33</b>	Enter the smaller of line 32 or the total of lines 20a, 20b, 25a, and 25b . . . . .	<b>33</b>		
<b>34</b>	Subtract line 33 from line 32. If zero, enter -0- and skip line 35 and go to line 36 . . . . .	<b>34</b>		
<b>35</b>	Subtract the total of lines 17 and 22 from line 34. If zero or less, enter -0- . . . . .	<b>35</b>		
<b>36</b>	<b>Taxable amount.</b> Add lines 33 and 35. If more than zero, also include this amount on Form 1040, line 15b, Form 1040A, line 11b, or Form 1040NR, line 16b. For distributions from designated Roth accounts, see instructions . . . . .	<b>36</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. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature \_\_\_\_\_  Date \_\_\_\_\_

<b>Paid Preparer Use Only</b>	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶				Firm's EIN ▶
	Firm's address ▶				Phone no.