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This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information as a courtesy. **Do not file draft forms.** Also, do **not** rely on draft forms, instructions, and publications for filing. We generally do not release drafts of forms until we believe we have incorporated all changes. However, unexpected issues sometimes arise, or legislation is passed, necessitating a change to a draft form. In addition, forms generally are subject to OMB approval before they can be officially released. Drafts of instructions and publications usually have at least some changes before being officially released.

Early release drafts are at IRS.gov/DraftForms, and may remain there even after the final release is posted at IRS.gov/DownloadForms. All information about all forms, instructions, and pubs is at IRS.gov/Forms.

Almost every form and publication also has its own page on IRS.gov. For example, the Form 1040 page is at IRS.gov/Form1040; the Publication 17 page is at IRS.gov/Pub17; the Form W-4 page is at IRS.gov/W4; and the Schedule A (Form 1040) page is at IRS.gov/ScheduleA. If typing in a link above instead of clicking on it, be sure to type the link into the address bar of your browser, not in a Search box. Note that these are friendly shortcut links that will automatically go to the actual link for the page.

If you wish, you can submit comments about draft or final forms, instructions, or publications at IRS.gov/FormsComments. We cannot respond to all comments due to the high volume we receive. Please note that we may not be able to consider many suggestions until the subsequent revision of the product.

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ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		**1** ABLE contributions $ **2** Rollover contributions $	OMB No. 1545-2262 **2018** Form **5498-QA**	**ABLE Account Contribution Information**
ISSUER'S TIN	BENEFICIARY'S TIN	**3** Cumulative contributions $	**4** Fair market value $	**Copy A** **For Internal Revenue Service Center** **File with Form 1096.** For Privacy Act and Paperwork Reduction Act Notice, see the **2018 General Instructions for Certain Information Returns.**
BENEFICIARY'S name		**5** Check if account opened in 2018 ☐	**6** Basis of eligibility	
Street address (including apt. no.)		**7** Code		
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)				

Form **5498-QA** Cat. No. 67556T www.irs.gov/Form5498QA Department of the Treasury - Internal Revenue Service

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ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		**1** ABLE contributions $	OMB No. 1545-2262 **2018** Form **5498-QA**	**ABLE Account Contribution Information**
		2 Rollover contributions $		
ISSUER'S TIN	BENEFICIARY'S TIN	**3** Cumulative contributions $	**4** Fair market value $	**Copy B** **For Beneficiary**
BENEFICIARY'S name		**5** If checked, account was opened in 2018 ☐	**6** Basis of eligibility	This information is being furnished to the Internal Revenue Service.
Street address (including apt. no.)		**7** Code		
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)				

Form **5498-QA** (keep for your records) www.irs.gov/Form5498QA Department of the Treasury - Internal Revenue Service

Instructions for Beneficiary

The information on Form 5498-QA is furnished to you by the issuer of your Achieving a Better Life Experience (ABLE) savings account. Form 5498-QA reports contributions, rollovers, and program-to-program transfers to this ABLE account for 2018. For more information, see Pub. 907.

Beneficiary's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the issuer assigned to distinguish your account.

Box 1. Shows the amount of contributions made to this ABLE account in 2018. Do not deduct these amounts on your income tax return.

If the total contributions made to your ABLE account for 2018 exceeded $14,000, the excess contributions, plus the earnings on them, must be returned by the date your tax return is due (including extensions), or you may owe a penalty. Check with your ABLE program to verify that excess contributions and earnings are returned. You must keep track of your ABLE account basis (contributions and distributions).

Box 2. Shows the amount of any rollover or program-to-program transfer made to this ABLE account in 2018. Generally, any amount rolled over from one ABLE account to another ABLE account for the benefit of the named beneficiary or of an eligible individual who is a member of the beneficiary's family who is described in section 152(d)(2)(B) is not taxable.

Box 3. May show the cumulative amount contributed since the establishment of the ABLE account (or of an ABLE account of the same designated beneficiary that was rolled over, or directly transferred (in a program-to-program transfer), to the current ABLE account).

Box 4. Shows the FMV of the ABLE account as of the end of the year.

Box 5. The ABLE account was opened in 2018 if the box is checked.

Box 6. These codes show the basis for your ABLE account eligibility.
A—eligibility established under 529A(e)(1)(A), SSDI, Title II SSA.
B—eligibility established under 529A(e)(1)(A), SSI, Title XVI SSA.
C—eligibility established by disability certification under section 529A(e)(1)(B).

Box 7. These codes show the type of disability for which you are receiving ABLE account qualifying benefits. 1—developmental disorders (including autism); 2—intellectual disability; 3—psychiatric disorders; 4—nervous disorders (including blindness and deafness); 5—congenital anomalies (including Down syndrome); 6—respiratory disorders; 7—other.

Future developments. For the latest information about developments related to Form 5498-QA and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/Form5498QA.*

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ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 ABLE contributions $ 2 Rollover contributions $	OMB No. 1545-2262 **2018** Form **5498-QA**	**ABLE Account Contribution Information**
ISSUER'S TIN	BENEFICIARY'S TIN	3 Cumulative contributions $	4 Fair market value $	**Copy C** **For Issuer**
BENEFICIARY'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code		5 Check if account opened in 2018 ☐	6 Basis of eligibility	For Privacy Act and Paperwork Reduction Act Notice, see the **2018 General Instructions for Certain Information Returns.**
		7 Code		
Account number (see instructions)				

Form **5498-QA** www.irs.gov/Form5498QA Department of the Treasury - Internal Revenue Service

Instructions for Issuer

To complete Form 5498-QA, use:

• the 2018 General Instructions for Certain Information Returns, and

• the 2018 Instructions for Form 5498-QA.

To get or to order these instructions, go to *www.irs.gov/Form5498QA*.

Due dates. Furnish Copy B of this form to the beneficiary (participant) by March 15, 2019.

File Copy A of this form with the IRS by May 31, 2019.

Need help? If you have questions about reporting on Form 5498-QA, call the information reporting customer service site toll free at 1-866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).