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Instructions for Participant

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, and the fair market value of the account. For information about IRAs, see Pub. 590, Individual Retirement Arrangements (IRAs), and Pub. 560, Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans).

Note. If you postponed making a contribution to your IRA, for example, due to a designated disaster, or repaid a qualified reservist distribution, the box to the left of box 10 should show a reason code, the amount of the contribution or repayment, and the year to which the payment was credited, if applicable. Also, certain catch-up contributions made into an IRA by certain eligible section 401(k) plan participants will be shown in the blank box. See Pub. 590 for more information.

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

Box 1. Shows traditional IRA contributions for 2008 you made in 2008 and through April 15, 2009. These contributions may be deductible on your Form 1040 or 1040A. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in boxes 2-4 and 8-10.

Box 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution to a Roth IRA, you made in 2008. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. See the Form 1040 or 1040A instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606, Nondeductible IRAs, to figure the taxable amount. If property was rolled over, see Pub. 590. For a qualified rollover to a Roth IRA, also see Pub. 590.

Box 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2008. Use Form 8606 to figure the taxable amount.

Box 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590.

Box 5. Shows the fair market value of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

Box 6. For endowment contracts only, shows the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your IRA deduction.

Box 7. May show the kind of IRA reported on this Form 5498.

Box 8. Shows SEP contributions made in 2008, including contributions made in 2008 for 2007, but not including contributions made in 2009 for 2008. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Box 9. Shows SIMPLE contributions made in 2008. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Box 10. Shows Roth IRA contributions you made in 2008 and through April 15, 2009. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take a required minimum distribution (RMD) for 2009. An RMD may be required even if the box is not checked. The amount, or offer to compute the amount, and date of the RMD will be furnished to you by January 31 either on Form 5498 (in the blank box to the left of box 10) or in a separate statement. If you do not take the RMD for 2009, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590 for details.

OMB No. 1545-0747

TRUSTEE'S or ISSUER'S name, street address, city, state, and ZIP code		1 IRA contributions (other than amounts in boxes 2-4 and 8-10) \$	CORRECTED (if checked) →		IRA Contribution Information
		2 Rollover contributions \$	2008 FORM 5498		
TRUSTEE'S or ISSUER'S Federal identification no.	PARTICIPANT'S social security number	3 Roth IRA conversion amount \$	4 Recharacterized contributions \$		Copy B For Participant This information is being furnished to the Internal Revenue Service.
PARTICIPANT'S name, street address (including apt. no.), city, state, and ZIP code		5 Fair market value of account \$	6 Life insurance cost included in box 1 \$		
		7 IRA SEP SIMPLE Roth IRA			
		8 SEP contributions \$	9 SIMPLE contributions \$		
Account number (see instructions)		10 Roth IRA contributions \$	11 If checked, required minimum distribution for 2009		

Form 5498

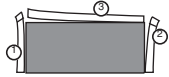
(keep for your records)

Department of the Treasury - Internal Revenue Service

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