

# Reporting Postponed IRA Contributions Due to Federally Declared Disaster

“Affected taxpayers” of federally declared disasters have an extension of time to make 2024 IRA contributions and to complete an IRA-to-IRA rollover and indirect rollovers from employer retirement plans to IRAs. IRA owners should seek tax advice to determine if they are an “affected taxpayer” and qualify for such relief.

## Reporting IRA contributions made in 2025 for 2024 due to federally declared disasters

- Box 7 = Check the applicable checkbox (i.e., "IRA" for Traditional IRA or "Roth IRA" for Roth IRA)
- Box 13a = Contribution amount
- Box 13b = "2024" (the year for which the postponed contribution was made)
- Box 13c = "FD" (federally designated disaster area)

☐ CORRECTED (if checked)

TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a)	OMB No. 1545-0747		IRA Contribution Information
		\$	2025		
		2 Rollover contributions	Form 5498		
TRUSTEE'S or ISSUER'S TIN		3 Roth IRA conversion amount		4 Recharacterized contributions	Copy B  For Participant  This information is being furnished to the IRS.
		\$		\$	
PARTICIPANT'S TIN		5 FMV of account		6 Life insurance cost included in box 1	
		\$ 45,124.00		\$	
PARTICIPANT'S name		7 IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth IRA <input type="checkbox"/>		9 SIMPLE contributions	
		8 SEP contributions			
Street address (including apt. no.)		10 Roth IRA contributions		11 If checked, required minimum distribution for 2026 <input type="checkbox"/>	
		\$			
City or town, state or province, country, and ZIP or foreign postal code		12a RMD date		12b RMD amount	
		\$		\$	
		13a Postponed/late contrib.		13b Year	
		\$ 7,000.00		2024	
		14a Repayments		13c Code	
		\$		FD	
Account number (see instructions)		14b Code			
		\$			
		15a FMV of certain specified assets		15b Code(s)	
		\$			

Form 5498 (keep for your records) www.irs.gov/Form5498 Department of the Treasury - Internal Revenue Service

Check IRA or Roth IRA as applicable