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WASHINGTON — The Internal Revenue Service has updated two comprehensive publications designed to help anyone making IRA contributions or receiving IRA distributions for tax year 2019 or considering making retirement donations before April 15, 2020.

The 2019 editions of [Publication 590-A, Contributions to Individual Retirement Arrangements \(IRAs\)](#) and [Publication 590-B, Distributions from Individual Retirement Arrangements \(IRAs\)](#), are both now available on IRS.gov. Both publications address the unique features of both Roth and traditional IRAs.

Most people who work can make [contributions](#) to a traditional or Roth IRA. Contributions to a [traditional IRA](#) are usually tax deductible and distributions are generally taxable. On the other hand, contributions to a [Roth IRA](#) are not tax deductible, but qualified distributions are tax-free. Taxpayers can make contributions until April 15, 2020, and count them on their 2019 tax returns.

Publication 590-A explains the rules for contributing to an IRA, with examples and worksheets illustrating how to correctly figure the contribution and deduction limits. Other topics covered include rollovers, trustee-to-trustee transfers and what to do if too much is contributed to an IRA.

Publication 590-B explains how to correctly figure required minimum distributions (RMDs) from traditional IRAs. In 2019, the RMD rules generally apply to anyone born before July 1, 1949. Those who turned 70½ during 2019 can choose to wait until April 1, 2020, to take their first RMD.

Examples and worksheets help illustrate the calculation. There is also a discussion of qualified charitable distributions (QCDs), including how to count them toward an RMD. For those who take money out of an IRA before reaching 59½, the publication also covers situations where the 10% tax on early distributions does and does not apply.

For those planning ahead for 2020 and future years, legislation enacted in December made several changes affecting IRAs and other retirement plans. One change generally allows those born after June 30, 1949, to wait until they turn 72 to begin taking distributions from their traditional IRAs. Another allows those 70½ or older to make contributions to traditional IRAs.

For details, visit [IRS.gov/rmd](https://www.irs.gov/rmd) or see [fact sheet FS-2020-4](#), also available on IRS.gov.