

**Form 8606**

Department of the Treasury  
Internal Revenue Service

# **Nondeductible IRAs**

**Attach to 2025 Form 1040, 1040-SR, or 1040-NR.**  
**Go to [www.irs.gov/Form8606](https://www.irs.gov/Form8606) for instructions and the latest information.**

OMB No. 1545-0074

**2025**

Attachment  
Sequence No. **48**



Form 8606 (Rev.2025) Catalog Number 72310R  
Department of the Treasury **Internal Revenue Service** [www.irs.gov](https://www.irs.gov)



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Go to [www.irs.gov/Form8606](https://www.irs.gov/Form8606) for instructions and the latest information.

Name. If married, file a separate form for each spouse required to file 2025 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. If you have a foreign address, also complete the spaces below. See instructions.

Foreign country name

Foreign province/state/county

Foreign postal code

**Note:** Except where stated otherwise, “traditional IRA” includes traditional SEP IRAs and traditional SIMPLE IRAs. “Roth IRA” includes Roth SEP IRAs and Roth SIMPLE IRAs.

**Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional IRAs**

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2025. Nondeductible contributions to a traditional IRA do not include employer contributions made to a SEP IRA pursuant to a SEP arrangement or to a SIMPLE IRA pursuant to a SIMPLE IRA plan.
- You took distributions from a traditional IRA in 2025 **and** you made nondeductible contributions to a traditional IRA in 2025 or an earlier year. For this purpose, “distributions” **does not** include rollovers (but does include certain 2025 retirement plan distribution repayments treated as rollovers (see instructions)). Also, it **does not** include qualified charitable distributions, one-time distributions to fund an HSA, conversions, recharacterizations, or returns of certain contributions.
- You converted part, but not all, of your traditional IRAs to Roth IRAs in 2025 **and** you made nondeductible contributions to a traditional IRA in 2025 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2025, including those made for 2025 from January 1, 2026, through April 15, 2026. See instructions . . . . .	1	
2	Enter your total basis in traditional IRAs. See instructions . . . . .	2	
3	Add lines 1 and 2 . . . . .	3	
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>In 2025, did you take a distribution from a traditional IRA, or make a Roth IRA conversion?</b> </div> <div style="display: inline-block; vertical-align: top; margin-left: 10px;"> <p>_____ <b>No</b> _____ Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p>_____ <b>Yes</b> _____ Go to line 4.</p> </div>			
4	Enter those contributions included on line 1 that were made from January 1, 2026, through April 15, 2026 . . . . .	4	
5	Subtract line 4 from line 3 . . . . .	5	
6	Enter the value of <b>all</b> your traditional IRAs as of December 31, 2025, plus any outstanding rollovers. Subtract certain 2025 retirement plan distribution repayments treated as rollovers, if any. See instructions . . . . .	6	
7	Enter your distributions from traditional IRAs in 2025. <b>Do not</b> include rollovers (but do include certain 2025 retirement plan distribution repayments treated as rollovers (see instructions)). Also, <b>do not</b> include qualified charitable distributions; a one-time distribution to fund an HSA; conversions to a Roth IRA; certain returned contributions; or recharacterizations of traditional IRA contributions. See instructions .	7	
8	Enter the net amount you converted from traditional IRAs to Roth IRAs in 2025. Also, enter this amount on line 16 . . . . .	8	
9	Add lines 6, 7, and 8 . . . . .	9	
10	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" . . . . .	10	× .
11	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 . . . . .	11	
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA . . . . .	12	
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions . . . . .	13	
14	Subtract line 13 from line 3. This is <b>your total basis in traditional IRAs for 2025 and earlier years</b> .	14	



<b>Part I</b> <b>Nondeductible Contributions to Traditional IRAs and Distributions From Traditional IRAs</b> <i>(continued)</i>		
<b>15a</b>	Subtract line 12 from line 7 . . . . .	<b>15a</b>
<b>b</b>	Enter the amount on line 15a attributable to qualified disaster distributions, if any, from 2025 Form(s) 8915-F. See instructions. Also, enter this amount on 2025 Form(s) 8915-F, line 18, as applicable. See instructions . . . . .	<b>15b</b>
<b>c</b>	<b>Taxable amount.</b> Subtract line 15b from line 15a. Reduce that amount by certain 2025 retirement plan distribution repayments (other than those reported on Form 8915-F) that are treated as rollovers. See instructions. If more than zero, also include this amount on 2025 Form 1040, 1040-SR, <b>or</b> 1040-NR, line 4b . . . . .	<b>15c</b>
<b>Note:</b> You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution. See instructions.		
<b>Part II</b> <b>2025 Conversions From Traditional IRAs to Roth IRAs</b>		
Complete this part if you converted part or all of your traditional IRAs to a Roth IRA in 2025.		
<b>16</b>	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional IRAs to Roth IRAs in 2025 . . . . .	<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>
<b>18</b>	<b>Taxable amount.</b> Subtract line 17 from line 16. If more than zero, also include this amount on 2025 Form 1040, 1040-SR, or 1040-NR, line 4b . . . . .	<b>18</b>
<b>Part III</b> <b>Distributions From Roth IRAs</b>		
Complete this part only if you took a distribution from a Roth IRA in 2025. For this purpose, a distribution <b>does not</b> include a rollover (but does include certain 2025 retirement plan distribution repayments treated as rollovers (see instructions)). Also, it <b>does not</b> include a qualified charitable distribution, one-time distribution to fund an HSA, recharacterization, or return of certain contributions. See instructions.		

<b>19</b>	Enter your total nonqualified distributions from Roth IRAs in 2025, including any qualified first-time homebuyer distributions, and any 2025 retirement plan distributions whose repayments are treated as rollovers. See instructions . . . . .	<b>19</b>	
<b>20</b>	Qualified first-time homebuyer expenses (see instructions). <b>Do not</b> enter more than \$10,000 reduced by the total of all your prior qualified first-time homebuyer distributions . . . . .	<b>20</b>	
<b>21</b>	Subtract line 20 from line 19. If zero or less, enter -0- . . . . .	<b>21</b>	
<b>22</b>	Enter your basis in Roth IRA contributions. See instructions. If line 21 is zero, <b>stop here</b> . . . . .	<b>22</b>	
<b>23</b>	Subtract line 22 from line 21. If zero or less, enter -0- and skip lines 24 and 25. If more than zero, you may be subject to an additional tax. See instructions . . . . .	<b>23</b>	
<b>24</b>	Enter your basis in conversions from traditional IRAs and rollovers from qualified retirement plans to a Roth IRA. See instructions . . . . .	<b>24</b>	
<b>25a</b>	Subtract line 24 from line 23. If zero or less, enter -0- and skip lines 25b and 25c . . . . .	<b>25a</b>	
<b>b</b>	Enter the amount on line 25a attributable to qualified disaster distributions, if any, from 2025 Form(s) 8915-F. See instructions. Also, enter this amount on 2025 Form(s) 8915-F, line 19, as applicable. See instructions . . . . .	<b>25b</b>	
<b>c</b>	<b>Taxable amount.</b> Subtract line 25b from line 25a. Reduce that amount by certain 2025 retirement plan distribution repayments (other than those reported on Form 8915-F) that are treated as rollovers. See instructions. If more than zero, also include this amount on 2025 Form 1040, 1040-SR, <b>or</b> 1040-NR, line 4b . . . . .	<b>25c</b>	

<b>Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return</b>	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.	