



Note: *The draft you are looking for begins on the next page.*

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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. **Do not file draft forms.** We incorporate all significant changes to forms posted with this coversheet. However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of a form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and pubs usually have some additional changes before their final release. Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and remain there after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). Also see [IRS.gov/Forms](https://www.irs.gov/Forms).

Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA) for Schedule A (Form 1040), for example, and similarly for other forms, pubs, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or pubs at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). Include “NTF” followed by the form or pub number (for example, “NTF1040”, “NTFW4”, “NTF501”, etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each “NTF” message. If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more info, click [here](#).

TREASURY/IRS AND OMB USE ONLY DRAFT

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VOID

CORRECTED

TRUSTEE'S or ISSUER'S name				1 Coverdell ESA contributions	OMB No. 1545-1815
Street address			Room/suite no.	\$	Form 5498-ESA (Rev. December 2026)
City/town	State/province	Country	ZIP/foreign code		
				2 Rollover contributions	For calendar year
				\$	_____
TRUSTEE'S/ISSUER'S TIN		BENEFICIARY'S TIN			
BENEFICIARY'S name					
Street address			Apt. no.		
City/town	State/province	Country	ZIP/foreign code		
Account number (see instructions)					

**Coverdell ESA
Contribution
Information**

**Copy A
For
Internal Revenue
Service Center**

For filing information,
Privacy Act, and
Paperwork Reduction
Act Notice, see the
**General Instructions
for Certain
Information Returns.**

www.irs.gov/Form1099

Form **5498-ESA** (Rev. 12-2026) Created 9/18/25 Cat. No. 34011J www.irs.gov/Form5498ESA Department of the Treasury - Internal Revenue Service

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**Coverdell ESA
Contribution
Information**

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TRUSTEE'S/ISSUER'S TIN		BENEFICIARY'S TIN			
BENEFICIARY'S name					
Street address			Apt. no.		
City/town	State/province	Country	ZIP/foreign code		
Account number (see instructions)					

Copy B

For Beneficiary

This information
is being furnished
to the IRS.

Form **5498-ESA** (Rev. 12-2026)

(keep for your records)

www.irs.gov/Form5498ESA

Department of the Treasury - Internal Revenue Service

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Instructions for Beneficiary

The information on Form 5498-ESA is furnished to you by the trustee or issuer of your Coverdell education savings account (ESA). Form 5498-ESA reports contributions and rollover contributions made for you for the calendar year shown on this form. For more information about Coverdell ESAs, see Pub. 970.

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

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

Box 1. Shows Coverdell ESA contributions made on your behalf in the calendar year shown on this form and through April 15 of the following year. Do not deduct these amounts on your income tax return.

If the total contributions made to all your Coverdell ESAs for the calendar year shown on this form exceeded \$2,000, you must, by May 31 of the following year, withdraw the excess, plus earnings, or you may owe an additional tax. You must keep track of your Coverdell ESA basis (contributions and distributions).

Box 2. Shows any rollover (including a direct rollover and contribution of a military death gratuity) you made in the calendar year shown on this form. Generally, any amount rolled over from one Coverdell ESA to another Coverdell ESA for the benefit of the named beneficiary or a member of the beneficiary's family who is under age 30 (except for a beneficiary with special needs) is not taxable.

Future developments. For the latest information about developments related to Form 5498-ESA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form5498ESA.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.