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ISSUER'S name				1 ABL contributions	OMB No. 1545-2262
Street address			Room/suite no.	\$	Form 5498-QA
City/town	State/province	Country	ZIP/foreign code	2 ABL to ABL rollovers	(Rev. December 2026)
				\$	For calendar year _____
ISSUER'S TIN		BENEFICIARY'S TIN		3 Cumulative contributions	4 Fair market value
				\$	\$
BENEFICIARY'S name				5 Check if account opened in the calendar year shown on this form <input type="checkbox"/>	6 Basis of eligibility
Street address			Apt. no.	7 Code	8 Trump account to ABL rollover
City/town	State/province	Country	ZIP/foreign code		\$
Account number (see instructions)					

ABLE Account 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-QA** (Rev. 12-2026) Created 12/15/25 Cat. No. 67556T www.irs.gov/Form5498QA Department of the Treasury - Internal Revenue Service

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☐ CORRECTED

ISSUER'S name				1 ABL contributions	OMB No. 1545-2262
Street address			Room/suite no.	\$	Form 5498-QA
City/town	State/province	Country	ZIP/foreign code	2 ABL to ABL rollovers	(Rev. December 2026)
				\$	For calendar year _____
ISSUER'S TIN		BENEFICIARY'S TIN		3 Cumulative contributions	4 Fair market value
				\$	\$
BENEFICIARY'S name				5 If checked, account was opened in the calendar year shown on this form <input type="checkbox"/>	6 Basis of eligibility
Street address			Apt. no.	7 Code	8 Trump account to ABL rollover
City/town	State/province	Country	ZIP/foreign code		\$
Account number (see instructions)					

ABLE Account Contribution Information

Copy B

For Beneficiary

This information is being furnished to the IRS.

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

(keep for your records)

www.irs.gov/Form5498QA

Department of the Treasury - Internal Revenue Service

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Instructions for Beneficiary

The information on Form 5498-QA is furnished to you by the issuer of your Achieving a Better Life Experience (ABLE) savings account. Form 5498-QA reports contributions, rollovers, and program-to-program transfers to this ABLE account for the calendar year shown on this form. For more information, see Pub. 907, Tax Highlights for Persons With Disabilities.

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), or adoption taxpayer identification number (ATIN)). However, the issuer has reported your complete TIN to the IRS.

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

Box 1. Shows the amount of contributions made to this ABLE account in the calendar year shown on this form. This amount includes all cash contributions and section 529 Qualified Tuition Program (QTP) to ABLE account rollovers, and QTP to ABLE program-to-program transfers. Do not deduct these amounts on your income tax return.

The total amount contributed to your ABLE account may not exceed the annual cumulative limit. See *Contribution Limitation* in Pub. 907 for the current-year annual contribution limit. If amounts contributed to your ABLE account are greater than the annual contribution limit, the excess contributions and the earnings on those contributions must be returned to the contributors by the date your tax return is due (including extensions), or you may owe a penalty. Check with your ABLE program to verify that excess contributions and earnings are returned timely. You must keep track of your ABLE account basis (contributions and distributions).

Box 2. Shows the amount of any rollover or program-to-program transfer made to this ABLE account from another ABLE account in the calendar year shown on this form. Generally, any amount rolled over from one ABLE account to another ABLE account for the benefit of the named beneficiary or of an eligible individual who is a

member of the beneficiary's family who is described in section 152(d)(2)(B) is not taxable.

Box 3. May show the cumulative amount contributed since the establishment of the ABLE account (or of an ABLE account of the same designated beneficiary that was rolled over, or directly transferred (in a program-to-program transfer), to the current ABLE account).

Box 4. Shows the fair market value (FMV) of the ABLE account as of the end of the year.

Box 5. The ABLE account was opened in the calendar year shown on this form if the box is checked.

Box 6. These codes show the basis for your ABLE account eligibility.

A—eligibility established under section 529A(e)(1)(A), SSDI, Title II SSA.

B—eligibility established under section 529A(e)(1)(A), SSI, Title XVI SSA.

C—eligibility established by disability certification under section 529A(e)(1)(B).

Box 7. These codes show the type of disability for which you are receiving ABLE account qualifying benefits. 1—developmental disorders (including autism); 2—intellectual disability; 3—psychiatric disorders; 4—nervous disorders (including blindness and deafness); 5—congenital anomalies (including Down syndrome); 6—respiratory disorders; 7—other.

Box 8. Shows the rollover of the entire balance from the Trump account of the designated beneficiary to this ABLE account for the benefit of the same designated beneficiary in the year the beneficiary turns 17.

Future developments. For the latest information about developments related to Form 5498-QA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form5498QA.

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