

Column	Field (*required field)	Example Values	Formatting Guidelines
A	Form Type	5498	
B	Tax Year	2023	
C	Issuer TIN Type*	SSN	· Must be entered as "SSN" and "EIN"
D	Issuer Taxpayer ID Number*	123-23-1234	· Digits and dashes only · Business TINs (EIN) must be in XX-XXXXXXX format · Individual TINs (SSN) must be in XXX-XX-XXXX format
E	Issuer Name Type*	B	· Must be entered as "B" for Business Name or "I" for Individual
F	Issuer Business or Entity Name Line 1*	John Finch Company	· Required if Name Type = "B" · Length: Max 40 characters · May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), and apostrophe (') · May not contain leading, trailing, and adjacent spaces
G	Issuer Business or Entity Name Line 2		· Length: Max 40 characters · May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), apostrophe ('), slash (/), and percent (%) · May not contain leading, trailing, and adjacent spaces
H	Issuer First Name	John	· Required if Name Type = "I" · Required if Last Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
I	Issuer Middle Name	James	· Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
J	Issuer Last Name (Surname)	Finch	· Required if Name Type = "I" · Required if First Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
K	Issuer Suffix		· Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
L	Issuer Country*	US	· Must be entered according to their designated country abbreviation · Link to country abbreviations: https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file

M	Issuer Address Line 1*	1234 Midway Rd	<ul style="list-style-type: none"> Length: Max 35 characters May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () May not contain leading, trailing, and adjacent spaces
N	Issuer Address Line 2		<ul style="list-style-type: none"> Length: Max 35 characters May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () May not contain leading, trailing, and adjacent spaces
O	Issuer City/Town*	Dallas	<ul style="list-style-type: none"> Length: Max 40 characters May only be alphabet characters and the following special characters: space () May not contain leading, trailing, and adjacent spaces
P	Issuer State/Province/Territory*	Texas (TX)	<ul style="list-style-type: none"> [Domestic] Must be entered as their 2 letter abbreviation Link to 2 letter abbreviation: https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf [Foreign] Length: Max 17 characters Alpha-numeric characters (A-Z, 0-9) and spaces only May not contain leading, trailing, and adjacent spaces
Q	Issuer ZIP/Postal Code*	12309	<ul style="list-style-type: none"> [Domestic] Length: Exactly 5, 9 or 12 characters Digits only [Foreign] Length: Max 9 characters Alpha-numeric characters only (A-Z, 0-9)
R	Issuer Phone Type	D	<ul style="list-style-type: none"> Must be entered as "D" for Domestic or "I" for International
S	Issuer Phone	2145555555	<ul style="list-style-type: none"> Domestic Phone must be in one of the following formats: 1231231234, 123-123-1234, (123) 123-1234 International Phone must be 15 digits or less and may only include the "+" symbol at the beginning
T	Participant TIN Type	SSN	<ul style="list-style-type: none"> Required if Taxpayer ID Number is entered. Must be entered as "SSN", "EIN", "ATIN", "ITIN", "QI-EIN", or "UND"
U	Participant Taxpayer ID Number	123-23-1234	<ul style="list-style-type: none"> Business TINs (EIN, QI-EIN) must be in XX-XXXXXXX format Individual TINs (SSN, ITIN, ATIN) must be in XXX-XX-XXXX format Undeterminable TINs (UND) must be in XXXXXXXXXX format
V	Participant Name Type*	B	<ul style="list-style-type: none"> Must be entered as "B" for Business Name or "I" for Individual

W	Participant Business or Entity Name Line 1	ABC123	<ul style="list-style-type: none"> · Required if Name Type = "B" · Length: Max 40 characters · May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), and apostrophe (') · May not contain leading, trailing, and adjacent spaces
X	Participant Business or Entity Name Line 2		<ul style="list-style-type: none"> · Length: Max 40 characters · May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), apostrophe ('), slash (/), and percent (%) · May not contain leading, trailing, and adjacent spaces
Y	Participant First Name	Sarah	<ul style="list-style-type: none"> · Required if Name Type = "I" · Required if Last Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
Z	Participant Middle Name	Jasmin	<ul style="list-style-type: none"> · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
AA	Participant Last Name (Surname)	Finch	<ul style="list-style-type: none"> · Required if Name Type = "I" · Required if First Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
AB	Participant Suffix		<ul style="list-style-type: none"> · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
AC	Participant Country*	US	<ul style="list-style-type: none"> · Must be entered according to their designated country abbreviation · Link to country abbreviations: https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file
AD	Participant Address Line 1*	1234 Midway Rd	<ul style="list-style-type: none"> · Length: Max 35 characters · May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () · May not contain leading, trailing, and adjacent spaces
AE	Participant Address Line 2		<ul style="list-style-type: none"> · Length: Max 35 characters · May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () · May not contain leading, trailing, and adjacent spaces

AF	Participant City/Town*	Dallas	<ul style="list-style-type: none"> · Length: Max 40 characters · May only be alphabet characters and the following special characters: space () · May not contain leading, trailing, and adjacent spaces
AG	Participant State/Province/Territory*	TX	<ul style="list-style-type: none"> [Domestic] · Must be entered as their 2 letter abbreviation · Link to 2 letter abbreviation: https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf [Foreign] · Length: Max 17 characters · Alpha-numeric characters (A-Z, 0-9) and spaces only · May not contain leading, trailing, and adjacent spaces
AH	Participant ZIP/Postal Code*	12309	<ul style="list-style-type: none"> [Domestic] · Length: Exactly 5, 9 or 12 characters · Digits only [Foreign] · Length: Max 9 characters · Alpha-numeric characters only (A-Z, 0-9)
AI	Office Code	1234	<ul style="list-style-type: none"> · Length: Exactly 4 digits
AJ	Form Account Number	ABC12345	<ul style="list-style-type: none"> · Length: Max 20 characters · May not be the same as the Payer or Recipient Taxpayer ID Number
AK	Box 1 - IRA Contribution	1000.00	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AL	Box 2 - Rollover Contributions	2000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AM	Box 3 - Roth IRA Conversion Amount	1000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.

AN	Box 4 - Recharacterized Contributions	500.50	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AO	Box 5 - FMV of Account	1000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AP	Box 6 - Life Insurance Cost	1000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AQ	Box 7 - Distribution Code(s)*	IRA	<ul style="list-style-type: none"> · Must be entered as "IRA", "SIMPLE", "SEP" or "Roth IRA"
AR	Box 8 - SEP Contributions	1000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AS	Box 9 - SIMPLE Contributions	1000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AT	Box 10 - ROTH IRA Contributions	1000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AU	Box 11 - Check if RMD for 2024	Y	<ul style="list-style-type: none"> · Length: Max 1 character · Must be entered as "Y" for Yes or "N" for No
AV	Box 12a - RMD Date	03/30/2022	<ul style="list-style-type: none"> · Length: Max 8 characters · Digits only · Date field must be in MM/DD/YYYY format

AW	Box 12b - RMD Amount	1000	<ul style="list-style-type: none"> · Currency values should be between \$0 and \$999,999,999,999,999. · Currency values should have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5. · Currency values should be in currency format.
AX	Box 13a - Postponed/Late Contribution	1000	<ul style="list-style-type: none"> · Currency values should be between \$0 and \$999,999,999,999,999. · Currency values should have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5. · Currency values should be in currency format.
AY	Box 13b - Year	2022	<ul style="list-style-type: none"> · Length: Max 4 characters · Can only allow digits
AZ	Box 13c - Code	FD	<ul style="list-style-type: none"> · Length: Max 2 characters · Must be entered as "FD" for Federally Designated Disaster Area, "PL" for Public Law, "EO" for Executive Order, "PO" for Rollover of a qualified plan loan offset amount, "SC" for One or more circumstances listed in section 3.02(2) of Rev. Proc. 2020-46.
BA	Box 13c - Postponed or Late Contribution Reason	ABC123	<ul style="list-style-type: none"> · Length: Max 10 characters · Should only include alphanumeric values and certain special characters and may not include leading or trailing spaces, or more than 1 space in a row. · Allowed special characters include the following: ! " # \$ % & ' () * + , - . / : ; < > = ? @ { } ~ £ § Á É Í Ñ Ó × Ú Ü á é í ñ ó ú ü
BB	Box 14a - Repayments	1000	<ul style="list-style-type: none"> · Currency values should be between \$0 and \$999,999,999,999,999. · Currency values should have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5. · Currency values should be in currency format.
BC	Box 14b - Code	QR	<ul style="list-style-type: none"> · Length: Max 2 characters · Must be entered as "QR" for Repayment of a qualified reservist distribution, "DD" for Repayment of a qualified disaster distribution, or "BA" for Repayment of a qualified birth or adoption distribution.
BD	Box 15a - FMV of Certain Specified Assets	1000	<ul style="list-style-type: none"> · Currency values should be between \$0 and \$999,999,999,999,999. · Currency values should have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5. · Currency values should be in currency format.

BE	Box 15b - Code(s)	AB	<ul style="list-style-type: none"> · Length: Max 2 characters · Must be entered as "A" for Stock or other ownership interest in a corporation that is not readily tradable on an established securities market. "B" for Short- or long-term debt obligation that is not traded on an established securities market. "C" for Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market). "D" for Real estate. "E" for Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market). "F" for Option contract or similar product that is not offered for trade on an established option exchange. "G" for Other asset that does not have a readily available FMV. "H" for More than two types of assets (listed in A through G) are held in this IRA.
BF	Combined Federal/State Filing (CF/SF)	AL	<ul style="list-style-type: none"> · Abbreviation must match a two-digit state abbreviation on the available state list. · Duplicate state abbreviations cannot be present in the same field. · State abbreviation list must be separated by commas and surrounded by quotation marks (" , "). · State abbreviation list is not case sensitive. · State abbreviations can be in any order. · Any number of spaces are allowed, spaces will be removed before reading the array.
BG	State 1	AL	<ul style="list-style-type: none"> · State 1 is required if one or more fields in that section are filled in. · State 1's state, territory, province, and military equivalents should be entered as their 2 letter abbreviation. · Link to 2 letter abbreviation: https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf
BH	State 1 - State Tax Withheld	100	<ul style="list-style-type: none"> · Should be between \$0 and \$999,999,999,999,999. · Cannot be negative · One or more payment amounts must be entered if State 1 is selected. · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
BI	State 1 - State/Payer state number	AL100200300	<ul style="list-style-type: none"> · State 1 - State/Payer's state number should be a maximum of 24 characters. · State 1 - State/Payer's state number may not include spaces() or special characters (such as @, %, ^, etc.). · State 1 - State/Payer's state number must be alpha-numeric characters.

BJ	State 1 - State income	1200	<ul style="list-style-type: none"> · Should be between \$0 and \$999,999,999,999,999. · Cannot be negative · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
BK	State 1 - Local income tax withheld	250	<ul style="list-style-type: none"> · Should be between \$0 and \$999,999,999,999,999. · Cannot be negative · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
BL	State 1 - Special Data Entries	Example Comment	<ul style="list-style-type: none"> · Length: Max 60 characters · Should only include alphanumeric values and certain special characters and may not include leading or trailing spaces, or more than 1 space in a row. · Allowed special characters include the following: ! " # \$ % & ' () * + , - . / : ; < > = ? @ { } ~ £ \$ Á É Í Ñ Ó × Ú Ü á é í ñ ó ú ü
BM	State 2		<ul style="list-style-type: none"> · State 2 is required if one or more fields in that section are filled in. · State 2's state, territory, province, and military equivalents should be entered as their 2 letter abbreviation. · Link to 2 letter abbreviation: https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf
BN	State 2 - State Tax Withheld		<ul style="list-style-type: none"> · Should be between \$0 and \$999,999,999,999,999. · Cannot be negative · One or more payment amounts must be entered if State 2 is selected. · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
BO	State 2 - State/Payer state number		<ul style="list-style-type: none"> · State 2 - State/Payer state number should be a maximum of 24 characters. · State 2 - State/Payer state number may not include spaces() or special characters (such as @, %, ^, etc.). · State 2 - State/Payer state number must be alpha-numeric characters.
BP	State 2 - State income		<ul style="list-style-type: none"> · Should be between \$0 and \$999,999,999,999,999. · Cannot be negative · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.

BQ	State 2 - Local income tax withheld		<ul style="list-style-type: none"> · Should be between \$0 and \$999,999,999,999. · Cannot be negative · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
BR	State 2 - Special Data Entries		<ul style="list-style-type: none"> · Length: Max 60 characters · Should only include alphanumeric values and certain special characters and may not include leading or trailing spaces, or more than 1 space in a row. · Allowed special characters include the following: ! " # \$ % & ' () * + , - . / : ; < > = ? @ { } ~ £ ¤ Á É Í Ñ Ó × Ú Ü á é í ñ ó ú ü