

Form 5498 (2025) — IRA Contribution Information

CSV Data Formatting Guide

Revised: 2026-05-27

Col	Field (*required field)	Example Value	Formatting Guidelines
A	Issuer TIN Type*	EIN	SSN or EIN Allowed values: SSN, EIN
B	Issuer Taxpayer ID Number*	123231234	Enter the 9-digit TIN without dashes. TIN must be exactly 9 digits in length. TIN cannot be 123456789 TIN cannot consist of the same digit repeated.
C	Issuer Business Name Line 1	John Finch Company	One of either Issuer Business Name or Issuer Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
D	Issuer Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
E	Issuer First Name	John	One of either Issuer Business Name or Issuer Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
F	Issuer Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
G	Issuer Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
H	Issuer Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
I	Issuer Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
J	Issuer Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
K	Issuer Address Line 2	Suite 21	Must be 35 characters or fewer.
L	Issuer City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
M	Issuer State/Province/Territory	NY	Domestic: must be a valid US state/territory code (e.g., NY, TX). Foreign: Must be 17 characters or fewer.
N	Issuer ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
O	Issuer Phone*	2145555555	Phone must be 10-20 digits.
P	Office Code	1234	This is an optional field. For users with multiple locations, this field may be used to identify the location of the office submitting the information returns. Office Code must be exactly 4 digits.

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Q	Participant TIN Type*	SSN	SSN, EIN, ATIN, ITIN, QI-EIN, or UND Allowed values: SSN, EIN, ATIN, ITIN, QI-EIN, UND
R	Participant Taxpayer ID Number*	123231234	Enter the 9-digit TIN without dashes. TIN must be exactly 9 digits in length. TIN cannot be 123456789 TIN cannot consist of the same digit repeated. The composite Participant TIN + Account Number must be unique
S	Participant Account Number	AA1234	The account number is required if you have multiple accounts for a participant for whom you are filing more than one Form 5498. Must be 20 characters or fewer. The composite Participant TIN + Account Number must be unique
T	Participant Business Name Line 1	Hello Mother Goose Inc	One of either Participant Business Name or Participant Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
U	Participant Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
V	Participant First Name	John	One of either Participant Business Name or Participant Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
W	Participant Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
X	Participant Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Y	Participant Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Z	Participant Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
AA	Participant Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
AB	Participant Address Line 2	Suite 21	Must be 35 characters or fewer.
AC	Participant City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
AD	Participant State/Province/Territory	NY	Domestic: must be a valid US state/territory code (e.g., NY, TX). Foreign: Must be 17 characters or fewer.
AE	Participant ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
AF	Box 1 - IRA Contribution		Up to 2 decimal places. Range: 0 to 999,999,999
AG	Box 2 - Rollover Contributions		Up to 2 decimal places. Range: 0 to 999,999,999
AH	Box 3 - Roth IRA Conversion Amount		Up to 2 decimal places. Range: 0 to 999,999,999

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AI	Box 4 - Recharacterized Contributions		Up to 2 decimal places. Range: 0 to 999,999,999
AJ	Box 5 - FMV of Account		Up to 2 decimal places. Range: 0 to 999,999,999
AK	Box 6 - Life Insurance Cost Included in Box 1		Up to 2 decimal places. Range: 0 to 999,999,999
AL	Box 7 - Distribution Code(s)	IRA	Must be entered as 'IRA', 'SIMPLE', 'SEP' or 'Roth IRA' Allowed values: IRA, SIMPLE, SEP, Roth IRA
AM	Box 8 - SEP Contributions		Up to 2 decimal places. Range: 0 to 999,999,999
AN	Box 9 - SIMPLE Contributions		Up to 2 decimal places. Range: 0 to 999,999,999
AO	Box 10 - ROTH IRA Contributions		Up to 2 decimal places. Range: 0 to 999,999,999
AP	Box 11 - Check if RMD for 2026	Y	Valid values: 1, X, Y, or TRUE
AQ	Box 12a - RMD Date	MM/DD/YYYY	Format: MM/dd/yyyy Range: 01/01/1900 to 12/31/2100
AR	Box 12b - RMD Amount		Up to 2 decimal places. Range: 0 to 999,999,999
AS	Box 13a - Postponed/Late Contribution		Up to 2 decimal places. Range: 0 to 999,999,999
AT	Box 13b - Year		Must be a valid 4-digit year.
AU	Box 13c - Code	FD	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. 202046. Allowed values: FD, PL, EO, PO, SC
AV	Box 13c - Postponed or Late Contribution Reason		Must contain only printable characters with no leading, trailing, or adjacent spaces. Must be 20 characters or fewer.
AW	Box 14a - Repayments		Up to 2 decimal places. Range: 0 to 999,999,999
AX	Box 14b - Code	QR	Must be entered as: 'QR' for repayment of a qualified reservist 'DD' for repayment of a qualified disaster 'BA' for repayment of a qualified birth or adoption 'EP' for repayment of a qualified emergency personal expense 'DA' for repayment of a qualified domestic abuse victim 'TI' for repayment of a qualified terminally ill individual Allowed values: QR, DD, BA, EP, DA, TI
AY	Box 15a - FMV of Certain Specified Assets		Up to 2 decimal places. Range: 0 to 999,999,999

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AZ	Box 15b - Code(s)	A,B	'A' - Stock or other ownership interest in a corporation that is not readily tradable on an established securities market. 'B' - Short- or long-term debt obligation that is not traded on an established securities market. 'C' - Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market). 'D' - Real estate. 'E' - Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market). 'G' 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. Cannot select more than 2 options. H cannot be selected with any other value. Allowed values (comma-separated for multiple): A, B, C, D, E, F, G, H
BA	State 1 - State Code	AZ	Must be a valid 2-character US state/territory code (e.g., NY, TX)
BB	State 1 - State/Issuer state number		Must be 25 characters or fewer.
BC	State 1 - State Income		Up to 2 decimal places. Range: 0 to 999,999,999
BD	State 1 - State Tax Withheld		Up to 2 decimal places. Range: 0 to 999,999,999
BE	State 2 - State Code	AZ	Must be a valid 2-character US state/territory code (e.g., NY, TX)
BF	State 2 - State/Issuer state number		Must be 25 characters or fewer.
BG	State 2 - State Income		Up to 2 decimal places. Range: 0 to 999,999,999
BH	State 2 - State Tax Withheld		Up to 2 decimal places. Range: 0 to 999,999,999