IRA Deduction Worksheet—Line 32

If you were age 70½ or older at the end of 2016, you can't deduct any contributions made to your traditional IRA or treat them as nondeductible contributions. Do not complete this worksheet for anyone age 70½ or older at the end of 2016. If you are married filing jointly and only one spouse was under age 70½ at the end of 2016, complete this worksheet only for that spouse.

Before you begin: ✓ Be sure you have read the 11-item list in the instructions for this line. You may not be able to use this worksheet.
✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).
✓ If you are married filing separately and you lived apart from your spouse for all of 2016, enter “D” on the dotted line next to Form 1040, line 32. If you do not, you may get a math error notice from the IRS.

<table>
<thead>
<tr>
<th>Your IRA</th>
<th>Spouse’s IRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a. Were you covered by a retirement plan (see Were You Covered by a Retirement Plan)?</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>1b. If married filing jointly, was your spouse covered by a retirement plan?</td>
<td>☐ Yes ☐ No</td>
</tr>
</tbody>
</table>

Next. If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.
- $5,500, if under age 50 at the end of 2016.
- $6,500, if age 50 or older but under age 70½ at the end of 2016.
Otherwise, go to line 2.

2. Enter the amount shown below that applies to you.
   - Single, head of household, or married filing separately and you lived apart from your spouse for all of 2016, enter $71,000.
     - Qualifying widow(er), enter $118,000.
     - Married filing jointly, enter $118,000 in both columns. But if you checked “No” on either line 1a or 1b, enter $194,000 for the person who wasn’t covered by a plan.
     - Married filing separately and you lived with your spouse at any time in 2016, enter $10,000.

3. Enter the amount from Form 1040, line 22.

4. Enter the total of the amounts from Form 1040, lines 23 through 31a, plus any write-in adjustments you entered on the dotted line next to line 36.

5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns.

6. Is the amount on line 5 less than the amount on line 2?
   - ☐ No. STOP None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.
   - ☐ Yes. Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.
     - If single, head of household, or married filing separately, and the result is $10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.
       - i. $5,500, if under age 50 at the end of 2016.
       - ii. $6,500, if age 50 or older but under age 70½ at the end of 2016.
       If the result is less than $10,000, go to line 7.
     - If married filing jointly or qualifying widow(er), and the result is $20,000 or more ($10,000 or more in the column for the IRA of a person who wasn’t covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.
       - i. $5,500, if under age 50 at the end of 2016.
       - ii. $6,500, if age 50 or older but under age 70½ at the end of 2016.
       Otherwise, go to line 7.

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