

Internal Revenue Code Section 408A(d)(2)(A)(iv)

Roth IRAs

...

(d) Distribution rules.

For purposes of this title-

(1) Exclusion.

Any qualified distribution from a Roth IRA shall not be includible in gross income.

(2) Qualified distribution.

For purposes of this subsection -

(A) In general. The term "qualified distribution" means any payment or distribution-

(i) made on or after the date on which the individual attains age 59½,

(ii) made to a beneficiary (or to the estate of the individual) on or after the death of the individual,

(iii) attributable to the individual's being disabled (within the meaning of section 72(m)(7)), or

(iv) which is a qualified special purchase distribution.

(B) Distributions within nonexclusion period. A payment or distribution from a Roth IRA shall not be treated as a qualified distribution under subparagraph (A) if such payment or distribution is made within the 5-taxable year period beginning with the first taxable year for which the individual made a contribution to a Roth IRA (or such individual's spouse made a contribution to a Roth IRA) established for such individual.

(C) Distributions of excess contributions and earnings. The term "qualified distribution" shall not include any distribution of any contribution described in section 408(d)(4) and any net income allocable to the contribution.

...

