

[Millions of Dollars]

[illegible]

Provision	Effective	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2006-10	2006-15
2. Income averaging for disaster-relief distributions related to Hurricane Katrina.....	DOE	-8	-12	11	8	---	---	---	---	---	---	-1	-1
3. Recontributions of withdrawals for home purchases cancelled due to Hurricane Katrina.....	dma 2/28/05 & before 8/29/05	----- Negligible Revenue Effect -----											
4. Loans from qualified plans in connection with Hurricane Katrina.....	[6]	----- Negligible Revenue Effect -----											
5. Provisions relating to plan amendments.....	DOE	----- No Revenue Effect -----											
Total of Penalty Free Use of Retirement Funds in the Case of Hurricane Katrina		-53	-9	10	6	-1	-1	-1	-1	-1	-1	-47	-52
NET TOTAL		-2,753	-2,463	-183	-9	-3	5	19	32	35	39	-5,412	-5,282

Joint Committee on Taxation

NOTE: Details may not add to totals due to rounding. Date of enactment is assumed to be October 1, 2005.

Legend for "Effective" column:

cmb = contributions made before
dma = distributions made after
DOE = date of enactment

dra = distributions received after
fpb = financing provided before
tybi = taxable years beginning in

tyi = taxable years including
wpoio/a = wages paid or incurred on or after

[1] Estimates subject to change due to the uncertainty of the Hurricane Katrina disaster area and FEMA designations.

[2] For areas designated to receive individual or individual and public disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, if such area is located within a Presidentially declared major disaster relating to Hurricane Katrina. Estimate based on FEMA designations as of September 14, 2005.

[3] Contributions made during the period beginning August 28, 2005, and ending on December 31, 2005.

[4] Effective for discharges of indebtedness before January 1, 2007.

[5] Loss of less than \$500,000.

[6] Increase in loan limits effective for loans made after the date of enactment and before the date which is one year after the disaster declaration date; repayment relief for loans outstanding on or after August 26, 2005.