

Publication 590-B

Distributions from Individual Retirement Arrangements (IRAs)

For use in preparing
2023 Returns

Volume 3 of 4



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Other early distributions. Unless one of the exceptions listed below applies, you must pay the 10% additional tax on the taxable part of any distributions that aren't qualified distributions.

Exceptions. You may not have to pay the 10% additional tax in the following situations.

- You have reached age 59^{1/2}.
- You are totally and permanently disabled.
- You have been certified as having a terminal illness.
- You are the beneficiary of a deceased IRA owner.
- You use the distribution to buy, build, or rebuild a first home.
- The distributions are part of a series of substantially equal payments.

- You have unreimbursed medical expenses that are more than 7.5% of your AGI (defined earlier) for the year.
- You are paying medical insurance premiums during a period of unemployment.
- The distribution is a corrective distribution.
- The distributions are for your qualified higher education expenses.
- The distribution is due to an IRS levy of the IRA or retirement plan.
- The distribution is a qualified reservist distribution.
- The distribution is a qualified birth or adoption distribution.
- The distribution is a qualified disaster distribution or qualified disaster recovery distribution.

Most of these exceptions are discussed earlier in chapter 1 under Early Distributions.



If you were affected by a qualified disaster, see chapter 3.

Ordering Rules for Distributions

If you receive a distribution from your Roth IRA that isn't a qualified distribution, part of it may be taxable. There is a set order in which contributions (including conversion contributions and rollover contributions from qualified retirement plans) and earnings are considered to be distributed from your Roth IRA. For these purposes, disregard the withdrawal of excess contributions and the earnings on them (discussed under *What if You Contribute Too Much?* in chapter 2 of Pub. 590-A). Order the distributions as follows.

1. Regular contributions.

2. Conversion and rollover contributions, on a first-in, first-out basis (generally, total conversions and rollovers from the earliest year first). See *Aggregation (grouping and adding) rules*, later. Take these conversion and rollover contributions into account as follows.
 - a. Taxable portion (the amount required to be included in gross income because of the conversion or rollover) first.
 - b. Nontaxable portion.
3. Earnings on contributions.

Disregard rollover contributions from other Roth IRAs for this purpose.

Aggregation (grouping and adding) rules. Determine the taxable amounts distributed (withdrawn), distributions, and contributions by grouping and adding them together as follows.

- Add together all distributions from all your Roth IRAs during the year.
- Add together all regular contributions made for the year (including contributions made after the close of the year, but before the due date of your return). Add this total to the total undistributed regular contributions made in prior years.
- Add together all conversion and rollover contributions made during the year. For purposes of the ordering rules, in the case of any conversion or rollover in which the conversion or rollover distribution is made in 2023 and the conversion or rollover contribution is made in 2024, treat the conversion or rollover contribution as contributed before any other conversion or rollover contributions made in 2024.

Add any recharacterized contributions that end up in a Roth IRA to the appropriate contribution group for the year that the original contribution would have been taken

into account if it had been made directly to the Roth IRA.

Disregard any recharacterized contribution that ends up in an IRA other than a Roth IRA for the purpose of grouping (aggregating) both contributions and distributions. Also, disregard any amount withdrawn to correct an excess contribution (including the earnings withdrawn) for this purpose.

Example. On October 15, 2019, Amelia converted all \$80,000 in her traditional IRA to her Roth IRA. Her Forms 8606 from prior years show that \$20,000 of the amount converted is her basis.

Amelia included \$60,000 (\$80,000 – \$20,000) in her gross income.

On February 23, 2023, Amelia made a regular contribution of \$5,000 to a Roth IRA. On November 8, 2023, at age 60, Amelia took a \$7,000 distribution from her Roth IRA.

The first \$5,000 of the distribution is a return of Amelia's regular contribution and isn't includible in her income.

The next \$2,000 of the distribution isn't includible in income because it was included previously.

Figuring your recapture amount. If you had an early distribution from your Roth IRAs in 2023, you must allocate the early distribution by using the Recapture Amount—Allocation Chart located in Appendix C.

Amount to include on Form 5329, line 1. Include on line 1 of your 2023 Form 5329 the following four amounts from the Recapture Amount—Allocation Chart that you filled out.

- The amount you allocated to line 20 of your 2023 Form 8606.
- The amount(s) allocated to your 2015 through 2023 Forms 8606, line 18.

- The amount(s) allocated to your 2020 through 2023 Forms 1040, 1040-SR or 1040-NR, line 5b; 2019 Form 1040 or 1040-SR, line 4d; 2018 Form 1040, line 4b; your 2016 and 2017 Forms 1040, line 16b; Forms 1040A, line 12b; or 2015 through 2019 Forms 1040-NR, line 17b.
- The amount from your 2023 Form 8606, line 25c.

Also, include any amount you allocated to line 20 of your 2023 Form 8606 on your 2023 Form 5329, line 2, and enter exception number 09.

Example. Ishmael, age 32, opened a Roth IRA in 2000. He made the following transactions into his Roth IRA.

- In 2005, he converted \$10,000 from his traditional IRA into his Roth IRA. He filled out a 2005 Form 8606 and attached it to his 2005 Form 1040. He entered \$0 on line 17 of Form 8606 because he took a

deduction for all the contributions to the traditional IRA; therefore, he has no basis. He entered \$10,000 on line 18 of Form 8606. He also entered zero on Form 1040, line 15a, and \$10,000 on line 15b.

- In 2016, he rolled over the balance of his qualified retirement plan, \$20,000, into a Roth IRA when he changed jobs. He used a 2016 Form 1040 to file his taxes. He entered \$20,000 on line 16a of Form 1040 because that was the amount reported in box 1 of his 2016 Form 1099-R. Box 5 of his 2016 Form 1099-R reported \$0 because he didn't make any after-tax contributions to the qualified retirement plan. He entered \$20,000 on line 16b of Form 1040 because that is the taxable amount that was rolled over in 2016.

The total balance in his Roth IRA as of January 1, 2023, was \$105,000 (\$50,000 in contributions from 2000 through 2022 + \$10,000 from the 2005 conversion + \$20,000

from the 2016 rollover + \$25,000 from earnings). He hasn't taken any early distribution from his Roth IRA before 2023. In 2023, he made a contribution of \$5,500 to his Roth IRA.

In August 2023 he took a \$85,500 early distribution from his Roth IRA to use as a down payment on the purchase of his first home. See his filled out Illustrated Recapture Amount Allocation Chart to see how he allocated the amounts from the above transactions. Based on his allocation, he would enter \$20,000 on his 2023 Form 5329, line 1 (see Amount to include on Form 5329, line 1, earlier). He should also report \$10,000 on his 2023 Form 5329, line 2, and enter exception 09 because that amount isn't subject to the 10% additional tax on early distributions.

Illustrated Recapture Amount—Allocation Chart

Enter the amount from your 2023 Form 8606,
line 19 \$85,500

Before you begin: You will need your prior year Form(s) 8606 and income tax return(s) if you entered an amount on any line(s) as indicated below.

You will now allocate the amount you entered above (2023 Form 8606, line 19) in the order shown, to the amounts on the lines listed below (to the extent a prior year distribution wasn't allocable to the amount). The maximum amount you can enter on each line below is the amount entered on the referenced lines of the form for that year. **Note.** Once you have allocated the full amount from your 2023 Form 8606, line 19, **STOP**. See Ishmael's [Example](#) above.

<u>Tax Year</u>	<u>Your Form</u>		
2023	Form 8606, line 20	<u>\$10,000</u>	Form 8606, line 22 <u>\$55,500</u>
2005	Form 8606, line 18	<u>\$10,000</u>	Form 8606, line 17 <u>\$-0-</u>
2016	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	<u>\$20,000</u>	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a** <u>\$20,000</u>
2023	Form 8606, line 25c		

* Only include those amounts rolled over to a Roth IRA.
** Only include any contributions (usually box 5 of Form 1099-R) that were taxable to you when made and rolled over to a Roth IRA.

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How Do You Figure the Taxable Part?

To figure the taxable part of a distribution that isn't a qualified distribution, complete Form 8606, Part III.

Must You Withdraw or Use Assets?

You aren't required to take distributions from your Roth IRA at any age. The minimum distribution rules that apply to traditional IRAs don't apply to Roth IRAs while the owner is alive. However, after the death of a Roth IRA owner, certain of the minimum distribution rules that apply to traditional IRAs also apply to Roth IRAs as explained later under *Distributions After Owner's Death*.

Minimum distributions. You can't use your Roth IRA to satisfy minimum distribution requirements for your traditional IRA. Nor can you use distributions from traditional IRAs for required distributions from Roth IRAs. See *Distributions to beneficiaries*, later.

Distributions After Owner's Death

If a Roth IRA owner dies, the minimum distribution rules that apply to traditional IRAs apply to Roth IRAs as though the Roth IRA owner died before their required beginning date. See *When Can You Withdraw or Use Assets?* in chapter 1.

Distributions to beneficiaries. Generally, the entire interest in the Roth IRA must be distributed by the end of the 5th or 10th calendar year, as applicable, after the year of the owner's death unless the interest is payable to an eligible designated beneficiary over the life or life expectancy of the eligible designated beneficiary. See *When Must You Withdraw Assets? (Required Minimum Distributions)* in chapter 1.

If paid as an annuity, the entire interest must be payable over a period not greater than the designated beneficiary's life expectancy and distributions must begin before the end of the calendar year following the year of death.

Distributions from another Roth IRA can't be substituted for these distributions unless the other Roth IRA was inherited from the same decedent.

If the sole beneficiary is the spouse, they can either delay distributions until the decedent would have reached age 73 or treat the Roth IRA as their own.

Combining with other Roth IRAs. A beneficiary can combine an inherited Roth IRA with another Roth IRA maintained by the beneficiary only if the beneficiary either:

- Inherited the other Roth IRA from the same decedent, or
- Was the spouse of the decedent and the sole beneficiary of the Roth IRA and elects to treat it as their own IRA.

Distributions that aren't qualified distributions. If a distribution to a beneficiary isn't a qualified distribution, it is generally includible in the beneficiary's gross

income in the same manner as it would have been included in the owner's income had it been distributed to the IRA owner when they were alive.

If the owner of a Roth IRA dies before the end of:

- The 5-year period beginning with the first tax year for which a contribution was made to a Roth IRA set up for the owner's benefit, or
- The 5-year period starting with the year of a conversion contribution from a traditional IRA or a rollover from a qualified retirement plan to a Roth IRA.

Each type of contribution is divided among multiple beneficiaries according to the pro-rata share of each. See Ordering Rules for Distributions, earlier.

Example. When Ms. Hibbard died in 2023, her Roth IRA contained regular contributions of \$4,000, a conversion contribution of

\$10,000 that was made in 2019, and earnings of \$2,000. No distributions had been made from her IRA. She had no basis in the conversion contribution in 2019.

When she established this Roth IRA (her first) in 2019, she named each of her four children as equal beneficiaries. Each child will receive one-fourth of each type of contribution and one-fourth of the earnings. An immediate distribution of \$4,000 to each child will be treated as \$1,000 from regular contributions, \$2,500 from conversion contributions, and \$500 from earnings.

In this case, because the distributions are made before the end of the applicable 5-year period for a qualified distribution, each beneficiary includes \$500 in income for 2023. The 10% additional tax on early distributions doesn't apply because the distribution was made to the beneficiaries as a result of the death of the IRA owner.



If distributions from an inherited Roth IRA are less than the required minimum distribution for the year, discussed in chapter 1 under When Must You Withdraw Assets? (Required Minimum Distributions), you may have to pay a 25% excise tax for that year on the amount not distributed as required. For the tax on excess accumulations (insufficient distributions), see Excess Accumulations (Insufficient Distributions) under What Acts Result in Penalties or Additional Taxes? in chapter 1. If this applies to you, substitute "Roth IRA" for "traditional IRA" in that discussion.

3.

Disaster-Related Relief

Introduction

Special rules apply to tax-favored withdrawals, income inclusion, and repayments for individuals who suffered economic losses as a result of certain major disasters. See *Qualified Disaster Recovery Distributions* and *Qualified Disaster Distributions*, later, for more information.

The principles set forth in Notice 2005-92, 2005-51 I.R.B. 1165, available at [IRS.gov/IRB/2020-28_IRB](https://www.irs.gov/irb/2020-28_IRB) (which provides guidance on the tax-favored treatment of distributions for victims of Hurricane Katrina), and Notice 2020-50, 2020-28 I.R.B. 35, available at [IRS.gov/IRB/ 2020-28_IRB](https://www.irs.gov/irb/2020-28_IRB) (which provides guidance on the tax-favored treatment of distributions for individuals

impacted by the coronavirus pandemic), generally also apply to these rules.

If you received a qualified disaster recovery distribution or a qualified disaster distribution (both defined later), it is taxable, but isn't subject to the 10% additional tax on early distributions. (Use Form 8915-F to figure the taxable portion of the distribution.) However, the distribution is included in income ratably over 3 years unless you elect to report the entire amount in the year of distribution. For example, if you received a \$60,000 qualified disaster distribution in 2020, you can include \$20,000 in your income in 2020, 2021, and 2022. However, you can elect to include the entire distribution in your income in the year it was received. Also, you can repay the distribution and not be taxed on the distribution. See *Repayment of Qualified Disaster and Qualified Disaster Recovery Distributions*, later.



The distribution limit for qualified disaster recovery distributions is not the same as the limit for qualified disaster distributions. See Distribution limit for qualified disaster recovery distributions and Distribution limit for qualified disaster distributions, for more information.

If you received a distribution from an eligible retirement plan to purchase or construct a main home but didn't purchase or construct a main home because of a major disaster, you may be able to repay the distribution and not pay income tax or the 10% additional tax on early distributions. See Recontribution of Qualified Distributions for the Purchase or Construction of a Main Home, later.

Use Forms 8915-C, 8915-D, and 8915-F to report qualified disaster distributions and repayments. Also report repayments of qualified distributions for home purchases and construction that were canceled because of qualified 2018, 2019, 2020, or later disasters

on Form 8915-C, 8915-D, or 8915-F, as applicable.

Qualified Disaster Recovery Distributions

Qualified disaster recovery distributions.

A qualified disaster recovery distribution is a qualified disaster distribution that meets certain criteria as described in the SECURE 2.0 Act of 2022. It is a distribution made from an eligible retirement plan to an individual whose main home was in a qualified disaster area during the period described in Qualified disaster recovery distribution, later. This individual must have sustained an economic loss because of the disaster.

Main home (principal place of abode).

Generally, your main home is the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service,

evacuation, or vacation, won't change your main home.

Qualified disaster. A qualified disaster means any major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act after December 27, 2020.

Qualified disaster area. A qualified disaster area means any area with respect to which the major disaster was declared under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. This term does not include any area which is a qualified disaster area solely by reason of section 301 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020.



A qualified disaster area under section 301 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020 would be a major disaster that was declared by the President during the period between January 1, 2020, and February 25, 2021. Also, this

disaster must have an incident period that began on or after December 28, 2019, and on or before December 27, 2020, and must have ended no later than January 26, 2021. The definition of a qualified disaster loss does not extend to any major disaster which has been declared only by reason of COVID-19.

Incident period. The incident period for any qualified disaster is the period specified by the Federal Emergency Management Agency (FEMA) as the period during which the disaster occurred.

Qualified disaster recovery distribution.

A qualified disaster recovery distribution is any distribution:

- Made on or after the first day of the incident period of a qualified disaster and before the date that is 180 days after the applicable date with respect to such disaster; and

- Made to an individual whose principal place of abode at any time during the incident period of such qualified disaster is located in the qualified disaster area; and
- That individual has sustained an economic loss by reason of such qualified disaster.

Applicable date. The term applicable date means the latest of:

- December 29, 2022;
- The first date of the incident period for the qualified disaster; or
- The declaration date of the qualified disaster.

Distribution limit for qualified disaster recovery distributions. The total of your qualified disaster recovery distributions from all plans is limited to \$22,000 per disaster. If you take distributions from more than one type of plan, such as a 401(k) plan and an IRA, and the total amount of your distribution

exceeds \$22,000, you may allocate the \$22,000 limit among the plans by any reasonable method you choose.

Economic loss. Qualified disaster distributions are permitted without regard to your need or the actual amount of your economic loss. Examples of an economic loss include, but aren't limited to:

1. Loss, damage to, or destruction of real or personal property from fire, flooding, looting, vandalism, theft, wind, or other cause;
2. Loss related to displacement from your home; or
3. Loss of livelihood due to temporary or permanent layoffs.

Eligible retirement plan. An eligible retirement plan can be any of the following.

- A qualified pension, profit-sharing, or stock bonus plan (including a 401(k) plan).
- The federal Thrift Savings Plan.
- A qualified annuity plan.
- A tax-sheltered annuity contract.
- A governmental section 457 deferred compensation plan.
- A traditional, SEP, SIMPLE, or Roth IRA (including Roth SEP and SIMPLE IRAs).

Qualified Disaster Distributions

The definition of a qualified disaster distribution is a distribution made from an eligible retirement plan to an individual whose main home was in a qualified disaster area (described next) at any time during that disaster's incident period and who sustained an economic loss because of the disaster.

Qualified disaster area for qualified disaster distributions. A qualified disaster area is any area with respect to which a major disaster was declared after 2017 and before February 26, 2021, by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, except the California wildfire disaster area defined in the Bipartisan Budget Act of 2018, or any area with respect to which a major disaster has been declared solely due to COVID-19.

Incident period for qualified distributions. The incident period for any qualified disaster is the period specified by the Federal Emergency Management Agency (FEMA) as the period during which the disaster occurred, but not including any dates before 2018. This includes those disasters that occurred on or after December 28, 2020, and continued no later than January 26, 2021.

Qualified disaster distribution. Qualified disaster distributions for 2018, 2019, and 2020 disasters are those distributions from an eligible retirement plan:

1. Made on or after the first day of the incident period of a qualified disaster and before June 17, 2020 (before June 25, 2021, for a qualified 2020 disaster);
2. Made to an individual whose main home at any time during the incident period of such qualified disaster was in the qualified disaster area; and
3. That individual sustained an economic loss because of the disaster.

Distribution limit for qualified disaster distributions. The total of your qualified disaster distributions from all plans is limited to \$100,000 per disaster for certain major disasters that occurred in 2018, 2019, and 2020. If you take distributions from more

than one type of plan, such as a 401(k) plan and an IRA, and the total amount of your distributions exceeds \$100,000 for a single disaster, you may allocate the \$100,000 limit among the plans by any reasonable method you choose.

Example. In 2020, you received a distribution of \$50,000. In 2021, you receive a distribution of \$125,000 for the same disaster. Separately, each distribution meets the requirements for a qualified disaster distribution. If you decide to treat the entire \$50,000 received in 2020 as a qualified disaster distribution, only \$50,000 of the 2021 distribution can be treated as a qualified disaster distribution for the same disaster.

Taxation of Qualified Disaster and Qualified Disaster Recovery Distributions

Qualified disaster or qualified disaster recovery distributions are included in income

in equal amounts over 3 years. However, if you elect, you can include the entire distribution in your income in the year it was received.

Qualified disaster or qualified disaster recovery distributions aren't subject to the 10% additional tax (or the additional 25% tax for certain distributions from SIMPLE IRAs) on early distributions from qualified retirement plans (including IRAs). Also, if you are receiving substantially equal periodic payments from a qualified retirement plan, the receipt of a qualified disaster distribution (or qualified disaster recovery distribution) from that plan won't be treated as a change in those substantially equal payments merely because of that distribution. However, any distributions you received in excess of the \$100,000 qualified disaster distribution limit (or the \$22,000 qualified disaster recovery distribution limit), may be subject to the additional tax on early distributions.

Repayment of Qualified Disaster and Qualified Disaster Recovery Distributions

If you choose, you can generally repay any portion of a qualified disaster distribution (or qualified disaster recovery distribution) that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified disaster distribution made on account of a hardship from a retirement plan. However, see Exceptions, later, for qualified disaster distributions (or qualified disaster recovery distributions) you cannot repay.

You have 3 years from the day after the date you received the qualified disaster distribution (or qualified disaster recovery distribution) to make a repayment. The amount of your repayment can't be more than the amount of the original distribution. Amounts that are repaid are treated as trustee-to-trustee transfers and are not included in income.

Also, for purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

For more information on how to report distributions and repayments, see the Instructions for Form 8915-C (in the case of qualified 2018 disasters), the Instructions for Form 8915-D (in the case of qualified 2019 disasters), or the Instructions for Form 8915-F (in the case of qualified distributions received in 2020 and later years).

Exceptions. You cannot repay the following types of distributions.

1. Qualified disaster distributions (or qualified disaster recovery distributions) received as a beneficiary (other than as a surviving spouse).
2. Required minimum distributions.
3. Periodic payments (other than from an IRA) that are for:

- a. A period of 10 years or more,
- b. Your life or life expectancy, or
- c. The joint lives or joint life expectancies of you and your beneficiary.

Repayment of distributions if reporting under the 1-year election. If you elect to include all of your qualified disaster distributions (or qualified disaster recovery distributions) received in a year in income for that year and then repay any portion of the distribution during the allowable 3-year period, the amount repaid will reduce the amount included in income for the year of distribution. If the repayment is made after the due date (including extensions) for your return for the year of distribution, you will need to file, with an amended return, a revised Form 8915-C (if the repayment is for a qualified 2018 disaster distribution), a revised Form 8915-D (if the repayment is for a qualified 2019 disaster distribution), or a

revised Form 8915-F (in the case of qualified distributions received in 2020 and later years). See Amending Your Return, later.

Example. Maria received a \$19,000 qualified disaster recovery distribution on February 15, 2023. After receiving a reimbursement from her insurance company for a casualty loss, Maria repays \$19,000 of the qualified disaster recovery distribution on September 10, 2023. She reports the distribution and repayment on Form 8915-F, which she files with her timely filed 2023 tax return. As a result, no portion of the distribution is included in income on her return.

Repayment of distributions if reporting under the 3-year method. If you are reporting the distribution in income over the 3-year period and you repay any portion of the distribution to an eligible retirement plan before filing your tax return, the repayment will reduce the portion of the distribution that is included in income for the year. If you

repay a portion after the due date (including extensions) for filing your return, the repayment will reduce the portion of the distribution that is included in income on your next year's return, unless you are eligible to amend your applicable prior year return or returns. (This would be a return for a year beginning the year of the distribution and included in the 3-year period.)



If, during a year in the 3-year period, you repay more than is otherwise includible in income for that year, the excess may be carried forward or back to reduce the amount included in income for the year.

Example. John received an \$18,000 qualified disaster recovery distribution on November 15, 2023. He doesn't elect to include the entire distribution in his 2023 income but elects to include \$6,000 on each of his 2023, 2024, and 2025 tax returns. On November 10, 2024, John repays \$9,000. He makes no

other repayments during the allowable 3-year period. John may report the distribution and repayment in either of the following two ways.

- Report \$0 in income on his 2024 return and carry the \$3,000 excess repayment (\$9,000 - \$6,000) forward to 2025 and reduce the amount reported in that year to \$3,000.
- Report \$0 in income on his 2024 return, report \$6,000 on his 2025 return, and file an amended return for 2023 to reduce the amount previously included in income to \$3,000 (\$6,000 - \$3,000).

Reporting repayments. See Form 8915-C (for qualified 2018 disaster distributions), Form 8915-D (for qualified 2019 disaster distributions), or Form 8915-F (for qualified 2020 disaster distributions) if you received a qualified distribution that you repaid, in whole or in part, before June 18, 2020 (June 25, 2021, for qualified 2020 distributions). Also,

use Form 8915-F for qualified disaster recovery distributions that you receive as a result of qualified disasters occurring after January 25, 2021.

Recontribution of Qualified Distributions for the Purchase or Construction of a Main Home

If you received a qualified distribution to purchase or construct a main home in certain major disaster areas, you can recontribute all or any part of that distribution to an eligible retirement plan.

Applicable recontribution period. You can make this recontribution (or recontributions) during the following periods:

- On or after the first day of the incident period of the qualified disaster and before June 17, 2020, for qualified 2018 and 2019 disasters; or

- On or after the first day of the incident period of the qualified disaster and before June 25, 2021, for qualified 2020 disasters; or
- On or after the first day of the incident period of a qualified disaster under the SECURE 2.0 Act of 2020 and ending on the date that is 180 days after the applicable date for that disaster.

Note. A qualified disaster under the SECURE 2.0 Act of 2020 is any major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act after December 27, 2020.

Qualified home purchase distribution. To be a qualified distribution for the purpose of a home purchase or construction, the distribution must meet all of the following requirements.

1. The distribution is a hardship distribution from a 401(k) plan, a hardship distribution from a tax-sheltered annuity plan (403(b) plan), or a qualified first-time homebuyer distribution from an IRA.
2. The distribution was received during the period beginning on the date which is 180 days before the first day of the incident period of the qualified disaster and ending on the date which is 30 days after the last day of such incident period.
3. The distribution was to be used to purchase or construct a main home in the disaster area and the home was not purchased or constructed because of the disaster.

Any amount that is recontributed during the applicable recontribution period, is treated as a trustee-to-trustee transfer and is not included in income. Also, for purposes of the

one-rollover-per-year limitation for IRAs, a recontribution to an IRA is not considered a rollover.

A qualified distribution not recontributed during the applicable recontribution period, may be taxable for the year distributed and subject to the additional 10% tax (or the additional 25% tax for certain SIMPLE IRAs) on early distributions.

See Form 8915-C (for qualified 2018 disaster distributions), Form 8915-D (for qualified 2019 disaster distributions), or Form 8915-F (for qualified 2020 disaster distributions) if you received a qualified distribution that you recontributed, in whole or in part, before the applicable recontribution period. See Form 8915-F for qualified disasters that occur after January 25, 2021.

Coronavirus-Related Distributions

In tax year 2020, you were able to take a coronavirus-related distribution from a retirement plan if that distribution was made:

1. Before December 31, 2020; and
2. To a qualified individual.

Generally, you were a qualified individual if you, your spouse, or your dependent was diagnosed with the virus SARS-Covid-2 or with coronavirus disease 2019 or if you experienced adverse financial consequences as a result of the coronavirus pandemic.

Repayment of Qualified Coronavirus-Related Distributions

The 1-year election. If you made a qualified coronavirus-related distribution before December 31, 2020, you could elect to include all that distribution in your income for 2020 and then repay any portion of it during the allowable 3-year period. The amount

repaid reduces the amount included in income for the year of the distribution.

The 3-year election. If you are reporting the qualified coronavirus-related distribution in income over a 3-year period and, during a year in the 3-year period, you repay more than the amount that is otherwise includible income for that year, the excess may be carried forward or back to reduce the amount included in income for the year.

If the repayment is made after the due date (including extensions) for your return for the year of distribution, you will need to file a revised Form 8915-F with an amended return. See *Amending Your Return*, later.

Additional Disaster Relief Issues

Amending Your Return

If, after filing your original return, you make a repayment, the repayment may reduce the amount of your qualified disaster distributions that were previously included in income.

Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

If you make a repayment by the due date of your original return (including extensions), include the repayment on your amended return.

If you make a repayment after the due date of your original return (including extensions), include it on your amended return only if either of the following applies.

- You elected to include all of your qualified disaster distributions in income in the year of the distribution (not over 3 years) on your original return.
- The amount of the repayment exceeds the portion of the qualified disaster distributions that are includible in income for 2021 and you choose to carry the excess back to your 2019 or 2020 tax return.

Example. You received a qualified disaster distribution in the amount of \$90,000 on October 16, 2019. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2019, 2020, and 2021). On November 19, 2021, you make a repayment of \$45,000. For 2021, none of the qualified disaster distribution is includible in income. The excess repayment of \$15,000 can be carried back to 2020 or 2019, as applicable.

File Form 1040-X to amend a return you have already filed. Generally, Form 1040-X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later.

Form 8915-F Replaces Form 8915-E

Form 8915-F replaces Form 8915-E for reporting qualified 2020 disaster distributions and repayments of those distributions made in 2021, 2022, and 2023, as applicable. In previous years, distributions and repayments

would be reported on the applicable Form 8915 for that year's disasters. For example, Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments, would be used to report qualified 2019 disaster distributions and repayments.

Form 8915-F is a forever form. Beginning in 2021, additional alphabetical Forms 8915 will not be issued. For more information, see the Instructions for Form 8915-F.

Mandatory 60-Day Postponement

Certain taxpayers affected by a federally declared disaster that is declared after December 20, 2019, may be eligible for a mandatory 60-day postponement for certain tax deadlines such as filing or paying income, excise, and employment taxes; and making contributions to a traditional IRA or Roth IRA.

The period beginning on the earliest incident date specified in the disaster declaration and ending on the date that is 60 days after either the earliest incident date or the date of the declaration, whichever is later, is the period during which the deadlines are postponed.

For information about disaster relief available in your area, including postponements, go to [*IRS News Around the Nation*](#).

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [*IRS.gov*](#) to find resources that can help you right away.

Preparing and filing your tax return.

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment

statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/freefile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/ VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use

MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.militaryonesource.mil/MilTax) ([MilitaryOneSource.mil/MilTax](https://www.militaryonesource.mil/MilTax)).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/EITCAssistant) ([IRS.gov/ EITCAssistant](https://www.irs.gov/EITCAssistant)) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application](https://www.irs.gov/EIN) ([IRS.gov/EIN](https://www.irs.gov/EIN)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/W4App) ([IRS.gov/W4App](https://www.irs.gov/W4App)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your

paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

- The [First-Time Homebuyer Credit Account Look-up](#) ([IRS.gov/HomeBuyer](#)) tool provides information on your repayments and account balance.
- The [Sales Tax Deduction Calculator](#) ([IRS.gov/SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](#): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input,

provide answers on a number of tax topics.

- [IRS.gov/Forms](https://www.irs.gov/forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and

- Required to include their preparer tax identification number (PTIN).



Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](https://ssa.gov/employer) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

IRS social media. Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos.](https://www.youtube.com/irsvideos)
- [Youtube.com/irsvideomultilingua.](https://www.youtube.com/irsvideomultilingua)
- [Youtube.com/irsvideosASL.](https://www.youtube.com/irsvideosASL)

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs-videos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to

current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

Note. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

Disasters. Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your

most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/ Account](https://www.irs.gov/Account).

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS online account. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

Using direct deposit. The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/identitytheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN

has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/ippin).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](#) are **not** accepted. Go to [IRS.gov/Payments](#) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [Debit Card, Credit Card, or Digital Wallet](#): Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes

using tax return preparation software or through a tax professional.

- [Electronic Federal Tax Payment System](#): Best option for businesses. Enrollment is required.
- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.
- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note. The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is

quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement](https://www.irs.gov/OPA) ([IRS.gov/ OPA](https://www.irs.gov/OPA)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the [Offer in Compromise Pre-Qualifier](https://www.irs.gov/OIC) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](https://www.irs.gov/OIC).

Filing an amended return. Go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](https://www.irs.gov/WMAR) to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

Responding to an IRS notice or letter.

You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

Note. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive

notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the

nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on “Local Offices.”

The Taxpayer Advocate Service (TAS) Is Here To Help You What Is TAS?

TAS is an ***independent*** organization within the IRS that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to [TaxpayerAdvocate.IRS.gov](#) to help you understand what these rights mean to you

and how they apply. These are ***your*** rights. Know them. Use them.

What Can TAS Do for You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue.

TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business; • You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How Can You Reach TAS?

TAS has offices *in every state, the District of Columbia, and Puerto Rico.* To find your advocate's number:

- Go to [TaxpayerAdvocate.IRS.gov/Contact-Us](https://taxpayeradvocate.irs.gov/Contact-Us);
- Download Pub. 1546, The Taxpayer Advocate Service Is Your Voice at the IRS, available at [IRS.gov/pub/irspdf/p1546.pdf](https://irs.gov/pub/irspdf/p1546.pdf);
- Call the IRS toll free at 800-TAX-FORM (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, report it to TAS at

[IRS.gov/SAMS](https://www.irs.gov/SAMS). Be sure to not include any personal taxpayer information.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS and TAS. LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LTC near you, go to the LTC page at [TaxpayerAdvocate.IRS.gov/LITC](https://www.TaxpayerAdvocate.IRS.gov/LITC) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-pdf/p4134.pdf), at [IRS.gov/pub/irs-pdf/p4134.pdf](https://www.irs.gov/pub/irs-pdf/p4134.pdf).