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This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information as a courtesy. **Do not file draft forms.** Also, do **not** rely on draft forms, instructions, and publications for filing. We generally do not release drafts of forms until we believe we have incorporated all changes. However, unexpected issues sometimes arise, or legislation is passed, necessitating a change to a draft form. In addition, forms generally are subject to OMB approval before they can be officially released. Drafts of instructions and publications usually have at least some changes before being officially released.

Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms), and may remain there even after the final release is posted at [IRS.gov/DownloadForms](https://www.irs.gov/DownloadForms). All information about all forms, instructions, and pubs is at [IRS.gov/Forms](https://www.irs.gov/Forms).

Almost every form and publication also has its own page on IRS.gov. For example, the Form 1040 page is at [IRS.gov/Form1040](https://www.irs.gov/Form1040); the Publication 17 page is at [IRS.gov/Pub17](https://www.irs.gov/Pub17); the Form W-4 page is at [IRS.gov/W4](https://www.irs.gov/W4); and the Schedule A (Form 1040) page is at [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA). If typing in a link above instead of clicking on it, be sure to type the link into the address bar of your browser, not in a Search box. Note that these are friendly shortcut links that will automatically go to the actual link for the page.

If you wish, you can submit comments about draft or final forms, instructions, or publications at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). We cannot respond to all comments due to the high volume we receive. Please note that we may not be able to consider many suggestions until the subsequent revision of the product.

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VOID

CORRECTED

**Distributions
From ABLE
Accounts**

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	1 Gross distribution	OMB No. 1545-2262 2020 Form 1099-QA
	\$	
	2 Earnings	
	\$	

PAYER'S TIN	RECIPIENT'S TIN	3 Basis	4 Program-to-program transfer <input type="checkbox"/>
		\$	
RECIPIENT'S name		5 Check if ABLE account terminated in 2020 <input type="checkbox"/>	6 Check if the recipient is not the designated beneficiary <input type="checkbox"/>
Street address (including apt. no.)			
City or town, state or province, country, and ZIP or foreign postal code			
Account number (see instructions)			

Copy A
For
**Internal Revenue
Service Center**
File with Form 1096.
For Privacy Act
and Paperwork
Reduction Act
Notice, see the
**2020 General
Instructions for
Certain Information
Returns.**

Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page

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CORRECTED (if checked)

**Distributions
From ABLE
Accounts**

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	1 Gross distribution	OMB No. 1545-2262 2020 Form 1099-QA
	\$	
	2 Earnings	
	\$	

PAYER'S TIN	RECIPIENT'S TIN	3 Basis	4 Program-to-program transfer <input type="checkbox"/>
		\$	
RECIPIENT'S name		5 If checked, ABLE account terminated in 2020 <input type="checkbox"/>	6 If this box is checked, the recipient is not the designated beneficiary <input type="checkbox"/>
Street address (including apt. no.)			
City or town, state or province, country, and ZIP or foreign postal code			
Account number (see instructions)			

**Copy B
For Recipient**

This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

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Instructions for Recipient

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN)). However, the payer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer has assigned to distinguish your account.

Box 1. Shows the gross distribution paid to you this year from an Achieving a Better Life Experience (ABLE) savings account in 2020. Gross distribution includes distributions from the ABLE account for both qualified and nonqualified disability expenses. The gross distribution also includes amounts distributed that the designated beneficiary intends to roll over to another ABLE account, but does not include program-to-program transfers. A gross distribution also includes a return of excess contributions plus earnings.

Box 2. Shows the earnings part of the gross distribution shown in box 1. Generally, amounts distributed that are used to pay for qualified disability

expenses, or rolled over to another ABLE account within 60 days, are not included in income. Report taxable amounts as "Other income" on Form 1040 or 1040-SR. Also see Form 5329 and its separate instructions.

Box 3. Shows your basis in the gross distribution reported in box 1.

Box 4. This box is checked if a program-to-program transfer was made from this ABLE account to another ABLE account.

Box 5. This box is checked if the ABLE account was terminated in 2020.

Box 6. The designated beneficiary is the individual named in the document creating the ABLE account to receive the benefit of the funds in the account. If this box is checked, you are not the designated beneficiary of this ABLE account. You and/or the designated beneficiary may be subject to additional taxes and/or penalties on the box 1 gross distribution. See Form 5329 and its separate instructions and the Instructions for Form 1040 and 1040-SR.

Future developments. For the latest information about developments related to Form 1099-QA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099QA.

May 16, 2019
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**Distributions
From ABLE
Accounts**

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	1 Gross distribution	OMB No. 1545-2262 2020 Form 1099-QA
	\$	
	2 Earnings	
	\$	

PAYER'S TIN	RECIPIENT'S TIN	3 Basis	4 Program-to-program transfer <input type="checkbox"/>
		\$	

RECIPIENT'S name	5 Check if ABLE account terminated in 2020 <input type="checkbox"/>	6 Check if the recipient is not the designated beneficiary <input type="checkbox"/>
Street address (including apt. no.)		

City or town, state or province, country, and ZIP or foreign postal code	
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Account number (see instructions)

**Copy C
For Payer**
For Privacy Act and Paperwork Reduction Act Notice, see the **2020 General Instructions for Certain Information Returns.**

Form **1099-QA**

www.irs.gov/Form1099QA

Department of the Treasury - Internal Revenue Service

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Instructions for Payer

To complete Form 1099-QA, use:

- The 2020 General Instructions for Certain Information Returns, and
- The 2020 Instructions for Form 1099-QA.

To get or to order these instructions, go to www.irs.gov/Form1099QA.

Due dates. Furnish Copy B of this form to the recipient by February 1, 2021.

File Copy A of this form with the IRS by March 1, 2021.

Need help? If you have questions about reporting on Form 1099-QA, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

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