Note: *The draft you are looking for begins on the next page.*

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Almost every form and publication also has a page on IRS.gov with a friendly shortcut. For example, the Form 1040 page is at IRS.gov/Form1040; the Pub. 501 page is at IRS.gov/Pub501; the Form W-4 page is at IRS.gov/W4; and the Schedule A (Form 1040) page is at 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 a Search box.

If you wish, you can submit comments about draft or final forms, instructions, or publications at 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.

2019

Instructions for Form 8915-B

Department of the Treasury
Internal Revenue Service

Qualified 2017 Disaster Retirement Plan Distributions and Repayments

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Section references are to the Internal Revenue Code unless otherwise noted.

General Instructions

Future Developments

For the latest information about developments related to Form 8915-B and its instructions, such as legislation enacted after they were published, go to *IRS.gov/Form8915B*.

What's New

Hyphens added to form numbers. Beginning in 2019, hyphens have been added to certain form numbers. Form 8915B is now Form 8915-B. Forms 8915A, 1040NR, and 1040X are now Forms 8915-A, 1040-NR, and 1040-X, respectively.

Purpose of Form

Use 2019 Form 8915-B if you were adversely affected by a 2017 disaster listed in *What 2017 Disasters Are Covered?*, later, and you received a distribution that qualifies for favorable tax treatment. For distributions for qualified 2016 disasters, see Form 8915-A and its instructions.

Qualified 2017 disaster distributions can't be made in 2019. Only repayments of qualified 2017 disaster distributions can be made in 2019.

Note. Repayments of distributions from retirement plans (other than IRAs) are reported in Part I, and repayments of distributions from IRAs are reported in Part II.

Who Must File

File 2019 Form 8915-B if either of the following applies.

- You received a qualified 2017 disaster distribution in 2017 or 2018 that you are including in income in equal amounts over 3 years.
- You made a repayment of a qualified 2017 disaster distribution in 2019.

When and Where To File

File 2019 Form 8915-B with your 2019 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file 2019 Form 8915-B, sign Form 8915-B and send it to the IRS at the same time and place you would otherwise file 2019 Form 1040, 1040-SR, or 1040-NR.

The timing of your repayments will determine whether you need to file an amended return to claim them. See *Amending Form 8915-B*, later.

Qualified 2017 Disaster Distribution

What 2017 Disasters Are Covered?

In order to have a qualified 2017 disaster distribution, you must have been adversely affected by:

- Hurricane Harvey (which includes Tropical Storm Harvey),
- Hurricane Irma,
- Hurricane Maria, or
- The California wildfires.

How Is a Qualified 2017 Disaster Distribution Taxed?

Generally, a qualified 2017 disaster distribution is included in your income in equal amounts over 3 years. However, if you elected, you could have included the entire distribution in your income in the year of the distribution. If you received more than one distribution during 2017 or 2018, you must have treated all the distributions for that year the same way. Any repayments made before you file your 2019 return and by the due date (including extensions) reduce the amount of the distribution included in your income. Qualified 2017 disaster distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from SIMPLE IRAs) on early distributions.

CAUTION *If a taxpayer who received a qualified 2017 disaster distribution dies in 2019, the distribution may no longer be spread over 3 years. The remainder of the distribution must be reported on the return of the deceased taxpayer.*

Repayment of a Qualified 2017 Disaster Distribution

If you choose, you can generally repay to an eligible retirement plan any portion of a qualified 2017 disaster distribution that is eligible for tax-free rollover treatment. Also, you can repay a qualified 2017 disaster distribution from a retirement plan made on account of hardship. However, see *Exceptions* below for qualified 2017 disaster distributions you can't repay.

You have 3 years from the day after the date you received the distribution to make a repayment. The amount of your repayment cannot be more than the amount of the original distribution. Amounts that are repaid are treated as a trustee-to-trustee transfer 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.

Include on 2019 Form 8915-B any repayments you make before filing your 2019 return. Any repayments you make will reduce the amount of qualified 2017 disaster distributions reported on your return for 2019. Do not include on your 2019 Form 8915-B any repayments you make later than the due date (including extensions) for filing your 2019 return. If you make a repayment in 2020 after you file your 2019 return, the repayment will reduce the amount of your qualified 2017 disaster distributions included in income on your 2020 return (if any), unless you are eligible to amend your 2017, 2018, or 2019 return. See *Amending Form 8915-B*, later. Also, any excess repayments you make for 2019 will be carried forward to your 2020 return (if you are repaying a distribution reported on your 2018 Form 8915B, Part I) or back to your 2017 or 2018 return.

Exceptions. You cannot repay the following types of distributions.

1. Qualified 2017 disaster distributions received as a beneficiary (other than a surviving spouse).
2. Required minimum distributions.
3. Any distribution (other than from an IRA) that is one of a series of substantially equal periodic payments made (at least annually) 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.

Amending Form 8915-B

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 after timely filing your 2019 tax return but by the due date of your 2019 return (including extensions), include the repayment on your amended 2019 Form 8915-B.

If you make a repayment after the due date of your 2019 return (including extensions) but before the due date of your 2020 return (including extensions), include the repayment on your 2020 Form 8915-B. However, you may file an amended 2017 or 2018 Form 8915B or an amended 2019 Form 8915-B, if either of the following applies.

- You elected to include all of your qualified 2017 disaster distributions in income (instead of over 3 years) on your original 2017 or 2018 return.
- The amount of the repayment exceeds the amount of your qualified 2017 disaster distributions that are included in income for

2020 and you choose to carry the excess back to your 2017, 2018, or 2019 tax return. See the example below.

Example. You received a qualified 2017 disaster distribution in the amount of $90,000 on October 16, 2018. You choose to spread the $90,000 over 3 years ($30,000 in income for 2018, 2019, and 2020). On November 19, 2019, you make a repayment of $40,000. For 2019, none of the qualified 2017 disaster distribution is included in income. The excess repayment of $10,000 ($40,000 - $30,000) can be carried back to 2018. Also, instead of carrying the excess repayment back to 2018, you can choose to carry it forward to 2020.

File Form 1040-X, Amended U.S. Individual Income Tax Return, 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.

Specific Instructions

Married filers. If both you and your spouse are required to file Form 8915-B, file a separate Form 8915-B for each of you.

Name and social security number (SSN). If you file a joint return, enter only the name and SSN of the spouse whose information is being reported on the 2019 Form 8915-B.

Foreign address. If you have a foreign address, enter the city name on the appropriate line. Do not enter any other information on that line, but also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Write at the top of page 1. Write the following at the top of page 1 of Form 8915-B if your qualified 2017 distributions relate to:

- Hurricane Harvey, Irma, or Maria: "Hurricane";
- The California wildfires: "Wildfires"; or
- Both Hurricane Harvey, Irma, or Maria **and** the California wildfires: "Hurricane and Wildfires."

Part I—Qualified 2017 Disaster Distributions From Retirement Plans (Other Than IRAs)

Complete Part I if any of the following apply.

- You had an amount on your 2017 Form 8915B, line 9, and you did not check the box on that line.
- You had an amount on your 2018 Form 8915B, line 11, and you did not check the box on that line.
- You made a repayment in 2019 of qualified 2017 disaster distribution amounts from line 10 of 2018 Form 8915B; or line 8 of 2017 Form 8915B.

Line 7. At any time during the 3-year period beginning 1 day after the date you received a qualified 2017 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that is permitted to accept rollover contributions. You cannot, however, repay more than the amount of the original distribution. See *Repayment of a Qualified 2017 Disaster Distribution*, earlier, for details.

Enter on line 7 the amount of any repayments you made before filing your 2019 return. Do not include any repayments made later than the due date (including extensions) for that return nor any repayments of nontaxable amounts. If you repaid more than the amount on line 3 (including any excess repayments from 2018 on line 6), the excess will be carried forward to your 2020 tax return (if you are repaying a distribution reported on your 2018 Form 8915B, Part I). Repayments made after the due date of your 2018 return (including extensions) but before the due date of your 2019 return (including extensions) generally will be reported on your 2019 tax return. Repayments made after the due date of your 2019 return (including extensions) but before the due date of your 2020 return (including extensions) generally will be reported on your 2020 tax return. However, you may have to file an amended return in certain situations. See *Amending Form 8915-B*, earlier.

Example. You received a $90,000 qualified 2017 disaster distribution on November 7, 2018, from your 401(k) plan. You had an economic loss due to Hurricane Maria. On April 2, 2020, you repay $30,000 to your 401(k) plan. You file your return on April 10, 2020. Since the repayment was made before you filed your 2019 return, and not later than the due date (including extensions), you would enter the $30,000 repayment on line 7.

Part II—Qualified 2017 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

Complete Part II if any of the following apply.

- You had an amount on your 2017 Form 8915B, line 17, and you did not check the box on that line.
- You had an amount on your 2018 Form 8915B, line 26, and you did not check the box on that line.
- You made a repayment in 2019 of qualified 2017 disaster distribution amounts from line 25 of 2018 Form 8915B; or line 16 of 2017 Form 8915B.

Line 16. At any time during the 3-year period beginning 1 day after the date you received a qualified 2017 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that is permitted to accept rollover contributions. You cannot, however, repay more than the amount of the original distribution. See *Repayment of a Qualified 2017 Disaster Distribution*, earlier, for details.

Enter on line 16 the amount of any repayments you made before filing your 2019 return. Do not include any repayments made later than the due date (including extensions) for that return nor any repayments of nontaxable amounts. If you repaid more than the amount on line 12 (including any excess repayments from 2018 on line 15), the excess will be carried forward to your 2020 tax return (if you are repaying a distribution reported on your 2018 Form 8915B, Part I). Repayments made after the due date of your 2018 return (including extensions) but before the due date of your 2019 return (including extensions) generally will be reported on your 2019 tax return. Repayments made after the due date of your 2019 return (including extensions) but before the due date of your 2020 return (including extensions) generally will be reported on your 2020 tax return. However, you may have to file an amended return in certain situations. See *Amending Form 8915-B*, earlier.

Example. You received a $60,000 qualified 2017 disaster distribution on October 2, 2018, from your traditional IRA. You had an economic loss due to Hurricane Harvey. On April 2, 2020, you repay $30,000 to your traditional IRA. You file your return on April 10, 2020. Since the repayment was made before you filed your 2019 return, and not later than the due date (including extensions), you would enter the $30,000 repayment on line 16.

CAUTION *If, in 2019, you made a repayment of a qualified **2017** disaster distribution that you opted to claim on Part III of 2017 Form 8915A, Qualified **2016** Disaster Retirement Plan Distributions and Repayments, any repayments of that distribution in 2019 must be claimed on 2019 Form 8915-**A**, Part II. They can't be claimed on 2019 Form 8915-**B**.*

Example. In 2017, you reported qualified 2016 disaster distributions on 2017 Form 8915A and qualified 2017 disaster distributions on 2017 Form 8915B. You elected to spread the repayments over 3 years on both forms. You had to complete 2017 Form 8606; you chose to enter the amounts from 2017 Form 8606, lines 15b and 25b, on 2017 Form 8915A, lines 22 and 23; and you entered -0- on 2017 Form 8915B, lines 13 and 14. You make a repayment of those qualified 2017 disaster distributions in November 2019. That repayment should be entered on your 2019 Form 8915-**A**, line 12, and not on 2019 Form 8915-**B**.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. We need this information to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax. You are required to give us this information if you

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made certain contributions or received certain distributions from qualified plans, including IRAs, and other tax-favored accounts. Our legal right to ask for the information requested on this form is sections 6001, 6011, 6012(a), and 6109 and their regulations. If you don't provide this information, or you provide incomplete or false information, you may be subject to penalties. You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

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