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If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more info, click [here](#).



# Instructions for Form 8915-B

## Qualified 2017 Disaster Retirement Plan Distributions and Repayments

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](https://www.irs.gov/Form8915B).

#### What's New

**Coronavirus-related distributions.** Did you repay coronavirus-related distributions in 2021? If you did, do **not** use 2021 Form 8915-B to report those repayments. Use new Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, instead. We have retired Form 8915-E, Qualified 2020 Disaster Retirement Plan Distributions and Repayments, which you used to report coronavirus-related distributions and repayments in 2020.

**Repayments.** The repayment period for a qualified 2017 disaster distribution ends 3 years and 1 day after the distribution was received. Repayments reported on 2021 Form 8915-B can be used to reduce the income from qualified 2017 disaster distributions made in 2018 and reportable on your 2018, 2019, or 2020 tax return. The amounts from lines 5 and 10 of 2021 Form 8915-B can only be carried back to reduce that income. If you have already filed your tax return for the year in question, you will need to amend that return.

**Last revision.** The 2021 revision is the last revision of Form 8915-B and these instructions.

#### Purpose of Form

Use 2021 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 2018, 2019, and 2020 disasters, see Form 8915-C, Qualified 2018 Disaster Retirement Plan Distributions and Repayments; Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments; and new Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, respectively, and their instructions.

Use Form 8915-B only to report repayments of qualified 2017 disaster distributions made in 2021 that were not included on your 2020 Form 8915-B.

Qualified 2017 disaster distributions can't be made in 2021.

**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.



For details on qualified 2017 disaster distributions, see the 2018 Instructions for Form 8915B.

#### Who Must File

File 2021 Form 8915-B if you made a repayment of a qualified 2017 disaster distribution in 2021 that was not included on your 2020 Form 8915-B.

#### When and Where To File

File 2021 Form 8915-B with your 2021 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file 2021 Form 8915-B, sign Form 8915-B and send it to the IRS at the same time and place you would otherwise file 2021 Form 1040, 1040-SR, or 1040-NR.

#### 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 2018, you must have treated all the distributions for that year the same way. 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.

##### Repayment of a Qualified 2017 Disaster Distribution



An amount paid more than 3 years and 1 day after the distribution was

received cannot be treated as a repayment on your 2021 Form 8915-B. For example, if your qualified 2017 disaster distribution was received on October 4, 2018, and you choose to repay the distribution, the repayment must be made before October 5, 2021.

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 2021 Form 8915-B any repayments you make during 2021 that were not included on your 2020 Form 8915-B. Any repayments may be carried back to your 2018, 2019, or 2020 return. See [Amending Form 8915-B](#), later.

**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.

**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).
- A qualified annuity plan.
- A tax-sheltered annuity contract.
- A governmental section 457 deferred compensation plan.
- A traditional, SEP, SIMPLE, or Roth IRA.

#### Amending Form 8915-B

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.

If, after filing a 2018, 2019, or 2020 Form 1040 with a Form 8915B or 8915-B, you make a repayment, the repayment may reduce the amount of your qualified 2017 disaster distributions reported on the earlier return.

If you make any repayments during 2021, include the repayments on your 2021 Form 8915-B if they were not included on your 2020 Form 8915-B. If you make a repayment reported on your 2021 Form 8915-B, you must file an amended 2018 Form 8915B, an amended 2019 or 2020 Form 8915-B, or a combination of these forms to reduce the qualified 2017 disaster distributions reported on them. (But see the examples below. Also, see the Caution under [Repayment of a Qualified 2017 Disaster Distribution](#), earlier, for limitations.)

**Example 1.** You received a qualified 2017 disaster distribution in the amount of \$90,000 on November 15, 2018. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2018, 2019, and 2020). On November 10, 2021, you make a repayment of \$40,000, which you report on line 9 of your 2021 Form 8915-B. The repayment of \$40,000 can be carried back to 2018, 2019, or 2020.

**Example 2.** The facts are the same as in [Example 1](#), except the repayment was made on December 20, 2021. The \$40,000 can't be treated as a repayment because it was made after the 3-year period for making a repayment had passed.

## Specific Instructions

**Married filers.** If both you and your spouse are required to file 2021 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 2021 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.

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

Complete Part I if you made a repayment in 2021 of qualified 2017 disaster distribution amounts from line 10 of 2018 Form 8915B. See the examples under [Amending Form 8915-B](#), earlier, and under [Line 4](#), later. You

may also be able to complete Part I if you have an excess repayment from Part I of a 2020 Form 8915-B, but see the example under [Line 2b](#) next. Also, see the Caution under [Repayment of a Qualified 2017 Disaster Distribution](#), earlier, for limitations.

**Line 2b.** Enter the amount from line 2a that you have already carried back to a prior year. See the example below.

**Example.** You received a qualified 2017 disaster distribution from your 401(k) retirement plan in the amount of \$90,000 on January 15, 2018. This is the only qualified 2017 disaster distribution you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2018, 2019, and 2020). You did not make a repayment until November 10, 2020, when you made a repayment of \$40,000. On your 2020 Form 8915-B, you entered \$40,000 on lines 5 and 6 and \$30,000 on line 1. On December 1, 2020, you filed an amended 2019 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 7 in Part I of your 2019 Form 8915-B. You transfer the amounts on lines 6 and 1 of your 2020 Form 8915-B to your 2021 Form 8915-B, entering \$40,000 on line 1a and \$30,000 on line 1b of your 2021 Form 8915-B. You entered \$10,000 on line 2a of your 2021 Form 8915-B. Because you have already carried back the full \$10,000, you would include \$10,000 on 2021 Form 8915-B, line 2b.

**Line 4.** 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 accepts 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 4 the amount of any repayments you made during 2021. Don't include any repayments you included on your 2020 Form 8915-B. Do not include any repayments of nontaxable amounts. Repayments made after the due date of your 2020 return (including extensions) but before 2022 will generally be reported on your 2021 Form 8915-B. See [Amending Form 8915-B](#), earlier. For a discussion of repayments made more than 3 years and 1 day after the qualified 2017 disaster distribution to which the repayment relates was received, see the Caution under [Repayment of a Qualified 2017 Disaster Distribution](#), earlier.

**Example.** You received a \$90,000 qualified 2017 disaster distribution on May 7, 2018, from your 401(k) plan. You had an economic loss due to Hurricane Harvey. On April 1, 2021, you repay \$30,000 to your 401(k) plan. You file your return on April 10, 2021. Since the repayment was made within the 3-year period beginning 1 day after the distribution was received, you would enter the \$30,000 repayment on line 4.

**Line 5.** If you have an amount on line 5, you may be able to carry this amount back to your 2018, 2019, or 2020 return and reduce

the amount of tax. For more information, see [Amending Form 8915-B](#), earlier.

If the amount on both line 5 and line 10 is zero, do **not** file a 2021 Form 8915-B.

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

Complete Part II if you made a repayment in 2021 of qualified 2017 disaster distribution amounts from line 25 of 2018 Form 8915B. See the examples under [Amending Form 8915-B](#), earlier, and under [Line 9](#) below. You may also be able to complete Part II if you have an excess repayment from Part II of a 2020 Form 8915-B, but see the example under [Line 7b](#) next. Also, see the Caution under [Repayment of a Qualified 2017 Disaster Distribution](#), earlier, for limitations.

**Line 7b.** Enter the amount from line 7a that you have already carried back to a prior year. See the example below.

**Example.** You received a qualified 2017 disaster distribution from an IRA in the amount of \$90,000 on January 15, 2018. This is the only qualified 2017 disaster distribution you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2018, 2019, and 2020). You did not make a repayment until November 10, 2020, when you made a repayment of \$40,000. On your 2020 Form 8915-B, you entered \$40,000 on lines 12 and 13 and \$30,000 on line 8. On December 1, 2020, you filed an amended 2019 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 16 in Part II of your 2019 Form 8915-B. You transfer the amounts on lines 13 and 8 of your 2020 Form 8915-B to your 2021 Form 8915-B, entering \$40,000 on line 6a and \$30,000 on line 6b of your 2021 Form 8915-B. You entered \$10,000 on line 7a of your 2021 Form 8915-B. Because you have already carried back the full \$10,000, you would include \$10,000 on 2021 Form 8915-B, line 7b.

**Line 9.** 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 accepts 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 9 the amount of any repayments you made during 2021. Don't include any repayments you included on your 2020 Form 8915-B. Do not include any repayments of nontaxable amounts. Repayments made after the due date of your 2020 return (including extensions) but before 2022 will generally be reported on your 2021 Form 8915-B. See [Amending Form 8915-B](#), earlier. For a discussion of repayments made more than 3 years and 1 day after the qualified 2017 disaster distribution to which

the repayment relates was received, see the Caution under [Repayment of a Qualified 2017 Disaster Distribution](#), earlier.

**Example.** You received a \$60,000 qualified 2017 disaster distribution on November 1, 2018, from your traditional IRA. You had an economic loss due to the California wildfires. On October 1, 2021, you repay \$30,000 to your traditional IRA. Because the repayment was made within the 3-year period beginning 1 day after the distribution was received, you would enter the \$30,000 repayment on line 9.

**Line 10.** If you have an amount on line 10, you may be able to carry this amount back to your 2018, 2019, or 2020 return and reduce the amount of tax. For more information, see [Amending Form 8915-B](#), earlier.

If the amount on both line 5 and line 10 is zero, do **not** file a 2021 Form 8915-B.

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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 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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