



# Instructions for Form 8915A

## Qualified 2016 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 2018 Form 8915A and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915A](https://www.irs.gov/Form8915A).

#### Purpose of Form

Use 2018 Form 8915A if you were adversely affected by a 2016 disaster listed in [Table 1. 2016 Disaster Areas](#) and you received a distribution that qualifies for favorable tax treatment. For distributions for qualified 2017 disasters, see Form 8915B and its instructions.

Qualified 2016 disaster distributions can't be made in 2018. Only repayments of qualified 2016 disaster distributions can be made in 2018. You will use 2018 Form 8915A only if you are making the repayments over 3 years.

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.

#### Additional Information

See Pub. 976, Disaster Relief, for more details.

#### Who Must File

File 2018 Form 8915A if either of the following apply.

- You received a qualified 2016 disaster distribution in 2016 or 2017 that you are including in income in equal amounts over 3 years.
- You made a repayment of a qualified 2016 disaster distribution in 2018.

#### When and Where To File

File 2018 Form 8915A with your 2018 Form 1040 or 1040NR. If you are not required to file an income tax return but are required to file 2018 Form 8915A, sign Form 8915A and send it to the IRS at the same time and place you would otherwise file 2018 Form 1040 or 1040NR.

The timing of your repayments will determine whether you need to file an amended return to claim them. See [Amending Form 8915A](#), later.

### Qualified 2016 Disaster Distribution

#### What 2016 Disasters Are Covered?

In order to have had a qualified 2016 disaster distribution, you must have been adversely affected by a disaster declared by the President in 2016. See [Table 1](#). Also see 2016 and 2017 Forms 8915A and their instructions for more details.

#### How Is a Qualified 2016 Disaster Distribution Taxed?

Generally, a qualified 2016 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 2016 or 2017, you must have treated all the distributions for that year the same way. Any repayments made before you file your return and by the due date (including extensions) reduce the amount of the distribution included in your income. Qualified 2016 disaster distributions aren't subject to the additional 10% tax on early distributions.



*If a taxpayer who received a qualified 2016 disaster distribution dies in 2018, 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 2016 Disaster Distribution

If you are making your repayments over 3 years, you can generally repay any portion of a qualified 2016 disaster distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified 2016 disaster distribution from a retirement plan made on account of hardship. However, see [Exceptions](#) below for qualified 2016 disaster distributions you can't repay.

If you did not elect to make a full repayment in the year of the distribution, 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 2018 Form 8915A any repayments you make before filing your 2018 return. Do not include on your 2018 Form 8915A any repayments you make later than the due date (including extensions) for filing your 2018 return. If you make a repayment in 2019 after you file your 2018 return, the repayment will reduce the amount of your qualified 2016 disaster distributions included in income on your 2019 return, unless you are eligible to amend your 2016, 2017, or 2018 return. See [Amending Form 8915A](#), later. Also, any excess repayments you make for 2018 will be carried forward to your 2019 return or back to your 2016 or 2017 return.

**Exceptions.** You cannot repay the following types of distributions.

- Qualified 2016 disaster distributions received as a beneficiary (other than a surviving spouse).
- Required minimum distributions.
- Any distribution (other than from an IRA) that is one of a series of substantially equal periodic payments made (at least annually) for:
  - A period of 10 years or more,
  - Your life or life expectancy, or
  - The joint lives or joint life expectancies of you and your beneficiary.

#### Amending Form 8915A

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 2018 tax return and by the due date of your 2018 return (including extensions), include the repayment on your amended 2018 Form 8915A.

If you make a repayment after the due date of your 2018 return (including extensions), but before the due date of your 2019 return (including extensions), include the repayment on your 2019 Form 8915A. However, you may file an amended 2016, 2017, or 2018 Form 8915A if either of the following applies.

- You elected to include all of your qualified 2016 disaster distributions in

income (instead of over 3 years) on your original return.

- The amount of the repayment exceeds the amount of your qualified 2016 disaster distributions that are included in income for 2019 and you choose to carry the excess back to your 2016, 2017, or 2018 tax return. See the example below.

**Example.** You received a qualified 2016 disaster distribution in the amount of \$90,000 on January 15, 2017. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2017, 2018, and 2019). On November 19, 2018, you make a repayment of \$40,000. For 2018, none of the qualified 2016 disaster distribution is included in income. The excess repayment of \$10,000 (\$40,000 - \$30,000) can be carried back to 2017 or you can choose to carry it forward to 2019.

File Form 1040X, Amended U.S. Individual Income Tax Return, to amend a return you have already filed. Generally, Form 1040X 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.

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## Specific Instructions

**Married filers.** If both you and your spouse are required to file 2018 Form 8915A, file a separate Form 8915A 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 2018 Form 8915A.

**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 2016 Disaster Distributions From Retirement Plans (Other Than IRAs)

Complete Part I if any of the following apply.

- You had an amount on your 2016 Form 8915A, line 9, and you did not check the box on that line.
- You had an amount on your 2017 Form 8915A, line 11, and you did not check the box on that line.
- You made a repayment in 2018 of qualified 2016 disaster distribution amounts from line 10 of 2017 Form 8915A; or line 8 of 2016 Form 8915A.

**Line 7.** At any time during the 3-year period after the date you received a qualified 2016 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 2016 Disaster Distribution](#), earlier, for details.

Enter on line 7 the amount of any repayments you made before filing your 2018 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 2017 on line 6), the excess will be carried forward to your 2019 tax return. 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. However, you may have to file an amended return in certain situations. See [Amending Form 8915A](#), earlier.

**Example.** You received a \$90,000 qualified 2016 disaster distribution on January 7, 2017, from your 401(k) plan. You had an economic loss in the Kansas Severe Storms and Flooding. On April 1, 2019, you repay \$30,000 to your 401(k) plan. You file your return on April 10, 2019. Since the repayment was made before you filed your return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 7.

### Part II—Qualified 2016 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

Complete Part II if any of the following apply.

- You had an amount on your 2016 Form 8915A, line 17, and you did not check the box on that line.
- You had an amount on your 2017 Form 8915A, line 26, and you did not check the box on that line.
- You made a repayment in 2018 of qualified 2016 disaster distribution amounts from line 25 of 2017 Form 8915A; or line 16 of 2016 Form 8915A.

**Line 16.** At any time during the 3-year period after the date you received a qualified 2016 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 2016 Disaster Distribution](#), earlier, for details.

Enter on line 16 the amount of any repayments you made before filing your 2018 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 2017 on line 15), the excess will be carried forward to your 2019 tax return. Repayments made after the due date of your 2018 return (including extensions) but before the due date of your 2019 return generally will be reported on your 2019 tax return. However, you may have to file an amended return in certain situations. See [Amending Form 8915A](#), earlier.

**Example.** You received a \$60,000 qualified 2016 disaster distribution on February 1, 2017, from your traditional IRA. You had an economic loss due to the Tennessee wildfires. On April 1, 2019, you repay \$30,000 to your traditional IRA. You file your return on April 10, 2019. Since the repayment was made before you filed your return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 16.

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**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 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.

**Table 1. 2016 Disaster Areas — Disasters Declared by the President in 2016**

By State	Type	Date of Declaration	Incident Period
Alabama	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4251)	1/21/2016	December 23, 2015 – December 31, 2015
Alaska	Severe Storm (DR-4257)	2/17/2016	December 12, 2015 – December 15, 2015
Arkansas	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4254)	2/5/2016	December 26, 2015 – January 22, 2016
Arkansas	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4270)	5/6/2016	March 08, 2016 – March 13, 2016
Delaware	Severe Winter Storm and Flooding (DR-4265)	3/16/2016	January 22, 2016 – January 23, 2016
District of Columbia (DC)	Snowstorm (DR-4260)	3/4/2016	January 22, 2016 – January 23, 2016
Florida	Hurricane Matthew (DR-4283)	10/8/2016	October 03, 2016 – October 19, 2016
Florida	Hurricane Hermine (DR-4280)	9/28/2016	August 31, 2016 – September 11, 2016
Georgia	Severe Storms and Flooding (DR-4259)	2/26/2016	December 22, 2015 – January 13, 2016
Georgia	Hurricane Matthew (DR-4284)	10/8/2016	October 04, 2016 – October 15, 2016
Hawaii	Severe Storms, Flooding, Landslides, and Mudslides (DR-4282)	10/6/2016	September 11, 2016 – September 14, 2016
Idaho	Severe Winter Storms (DR-4252)	2/1/2016	December 16, 2015 – December 27, 2015
Iowa	Severe Storms, Straight-line Winds, and Flooding (DR-4281)	9/29/2016	August 23, 2016 – August 27, 2016
Iowa	Severe Storms and Flooding (DR-4289)	10/31/2016	September 21, 2016 – October 03, 2016
Kansas	Severe Storms and Flooding (DR-4287)	10/20/2016	September 02, 2016 – September 12, 2016
Kentucky	Severe Storms, Tornadoes, Flooding, Landslides, and Mudslides (DR-4278)	8/26/2016	July 02, 2016 – July 09, 2016
Louisiana	Severe Storms and Flooding (DR-4263)	3/13/2016	March 08, 2016 – April 08, 2016
Louisiana	Severe Storms and Flooding (DR-4277)	8/14/2016	August 11, 2016 – October 02, 2016
Maryland	Severe Winter Storm and Snowstorm (DR-4261)	3/4/2016	January 22, 2016 – January 23, 2016
Maryland	Severe Storm and Flooding (DR-4279)	9/16/2016	July 30, 2016 – July 31, 2016
Mississippi	Severe Storms and Flooding (DR-4268)	3/25/2016	March 09, 2016 – March 29, 2016
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4248)	1/4/2016	December 23, 2015 – December 28, 2015
Missouri	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4250)	1/21/2016	December 23, 2015 – January 09, 2016
Montana	Severe Winter Storm and Straight-line Winds (DR- 4271)	5/24/2016	April 15, 2016 – April 16, 2016
Montana	Tornado (DR-4275)	8/3/2016	June 11, 2016
New Jersey	Severe Winter Storm and Snowstorm (DR-4264)	3/14/2016	January 22, 2016 – January 24, 2016
North Carolina	Hurricane Matthew (DR-4285)	10/9/2016	October 04, 2016 – October 25, 2016
Oklahoma	Severe Storms and Flooding (DR-4274)	7/15/2016	June 11, 2016 – June 13, 2016
Oklahoma	Severe Winter Storms and Flooding (DR-4256)	2/10/2016	December 26, 2015 – January 05, 2016
Oregon	Severe Winter Storms, Straight-line Winds, Flooding, Landslides, and Mudslides (DR-4258)	2/17/2016	December 06, 2015 – December 23, 2015
Pennsylvania	Severe Winter Storm and Snowstorm (DR-4267)	3/23/2016	January 22, 2016 – January 23, 2016
Pennsylvania	Severe Storms and Flooding (DR-4292)	12/2/2016	October 20, 2016 – October 21, 2016
South Carolina	Hurricane Matthew (DR-4286)	10/11/2016	October 04, 2016 – October 30, 2016
Tennessee	Wildfires (DR-4293)	12/15/2016	November 28, 2016 – December 09, 2016
Texas	Severe Storms and Flooding (DR-4269)	4/25/2016	April 17, 2016 – April 30, 2016
Texas	Severe Storms and Flooding (DR-4272)	6/11/2016	May 22, 2016 – June 24, 2016
Texas	Severe Storms, Tornadoes, and Flooding (DR-4266)	3/19/2016	March 07, 2016 – March 29, 2016
Texas	Severe Winter Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4255)	2/9/2016	December 26, 2015 – January 22, 2016
Virginia	Severe Winter Storm and Snowstorm (DR-4262)	3/7/2016	January 22, 2016 – January 23, 2016
Virginia	Hurricane Matthew (DR-4291)	11/2/2016	October 07, 2016 – October 15, 2016
Washington	Severe Storms, Straight-line Winds, Flooding, Landslides, and Mudslides (DR-4249)	1/15/2016	November 12, 2015 – November 21, 2015
Washington	Severe Winter Storm, Straight-line Winds, Flooding, Landslides, Mudslides, and a Tornado (DR-4253)	2/2/2016	December 01, 2015 – December 14, 2015
West Virginia	Severe Storms, Flooding, Landslides, and Mudslides (DR-4273)	6/25/2016	June 22, 2016 – June 29, 2016
Wisconsin	Severe Storms and Flooding (DR-4276)	8/9/2016	July 11, 2016 – July 12, 2016
Wisconsin	Severe Storms, Flooding, and Mudslides (DR-4288)	10/20/2016	September 21, 2016 – September 22, 2016