

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



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

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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](#).

Qualified 2018 Disaster Retirement Plan Distributions and Repayments

2020

Department of the Treasury
Internal Revenue Service

► Go to www.irs.gov/Form8915C for instructions and the latest information.
► For coronavirus-related distributions, see Form 8915-E.
► Attach to 2020 Form 1040, 1040-SR, or 1040-NR.

Attachment
Sequence No. **915**

Name. If married, file a separate form for each spouse required to file 2020 Form 8915-C. See instructions.

Your social security number

Home address (number and street, or P.O. box if mail is not delivered to your home)		Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete the spaces below. See instructions.		If this is an amended return, check here <input type="checkbox"/>
Foreign country name	Foreign province/state/county	Foreign postal code

Fill in Your Address Only if You Are Filing This Form by Itself and Not With Your Tax Return

Part I Total Distributions From All Retirement Plans (Including IRAs)

Before you begin:

- Complete this part only if you have qualified 2018 disaster distributions in **2020** and the total of your qualified 2018 disaster distributions in **2018 and 2019**, if any, for each disaster reported in **2020** was less than \$100,000. See instructions.
- See Table 1 in the instructions for the list of qualified 2018 disasters.
- If you are reporting distributions in Part I for more than one 2018 disaster, see the instructions to determine whether you should use Worksheet 2 to figure the amounts to enter in Part I, column (b), below. If you must use Worksheet 2, check this box

Complete line 1 first. Then, complete lines 2 through 5 of one column before going to the next column.

Caution: A 2020 distribution can't be a qualified 2018 disaster distribution unless it was made before June 17, 2020.

Disaster name ► _____

Date last distribution made ► _____

- 1** If you are reporting only one disaster for 2020, enter in columns (b) and (c) the amount described below for your situation. Otherwise, see Worksheet 2 in the instructions.
- If you didn't file 2018 or 2019 Form 8915-C, **enter -0-**.
 - If you filed 2018 or 2019 Form 8915-C (or both), and the disaster for which you are reporting distributions on this form is different from the disaster(s) for which you reported distributions on 2018 and 2019 Forms 8915-C, **enter -0-**.
 - If you filed 2018 and 2019 Forms 8915-C, you reported distributions for only one disaster (the same disaster) on those forms, and you are reporting distributions for that same disaster on this form, **enter** the amount from your 2019 Form 8915-C, line 5, column (b).
 - If you filed 2018 or 2019 Form 8915-C (but not both) on which you reported distributions for more than one disaster and one of those disasters is the disaster for which you are reporting distributions on this form, **enter** the amount for that disaster from line 4 of column (X) in Worksheet 2 in the 2018 Form 8915-C instructions, or from line 5 of column (X) in Worksheet 2 in the 2019 Form 8915-C instructions, whichever is applicable.
 - If your situation is not described above, see Worksheet 2 in the instructions.

If you are reporting only one disaster for 2020 and the amount you are entering in column (b) is \$100,000 or more, do not complete this part; you have no qualified 2018 disaster distributions in 2020

- 2** Distributions from retirement plans (other than IRAs) made in 2020
- 3** Distributions from traditional, SEP, and SIMPLE IRAs made in 2020
- 4** Distributions from Roth IRAs made in 2020
- 5 Totals.** Add lines 1 through 4 in columns (a) and (b). If line 5, column (b), is more than \$100,000 and you did **not** use Worksheet 2, you must complete column (c). Otherwise, leave column (c) blank. See *Column (c)* in the instructions
- 6** Subtract line 1 in column (c) from \$100,000
- 7** If you completed column (c), enter the excess of the amount on line 5, column (a), over the amount on line 6, column (c). Otherwise, enter the excess of the amount on line 5, column (a), over the sum of the amounts on lines 2 through 4 in column (b). Report these distributions under the normal rules in accordance with the instructions for your tax return

(a) Total distributions in 2020	(b) Qualified 2018 disaster distributions (see instructions)	(c) Allocation of column (b) (see instructions)
		100,000
		7

Part II Qualified 2018 Disaster Distributions From Retirement Plans (Other Than IRAs)

8 Did you enter an amount on line 2, column (b)? <input type="checkbox"/> No. Skip lines 8 through 11, and go to line 12. <input type="checkbox"/> Yes. If you completed line 2, column (c), enter that amount. Otherwise, enter the amount from line 2, column (b)	8
9 Enter the applicable cost of distributions, if any. See instructions	9
10 Subtract line 9 from line 8	10
11 If you elect not to spread the taxable amount over 3 years, check this box <input type="checkbox"/> and enter the amount from line 10 (see instructions). You must check this box if you check the box on line 27. Otherwise, divide line 10 by 3.0	11

Part II Qualified 2018 Disaster Distributions From Retirement Plans (Other Than IRAs) (continued)

12	Enter the amount, if any, from your 2018 Form 8915-C, line 9. If you checked the box on that line, enter -0-	12	
13	Enter the amount, if any, from your 2019 Form 8915-C, line 11. If you checked the box on that line, enter -0-	13	
14	Add lines 11, 12, and 13	14	
15	Enter the amount, if any, from your 2019 Form 8915-C, line 18	15	
16	Enter the amount, if any, from your 2019 Form 8915-C, line 13	16	
17	Subtract line 16 from line 15. If zero or less, enter -0-	17	
18	Enter the total amount of any repayments you made before filing your 2020 tax return. But do not include repayments made later than the due date (including extensions) for that return. Do not use this form to report repayments of qualified 2016, 2017, 2019, or 2020 disaster distributions. See instructions	18	
19	Add lines 17 and 18	19	
20	Amount subject to tax in 2020. Subtract line 19 from line 14. If zero or less, enter -0-. Include this amount in the total on 2020 Form 1040, 1040-SR, or 1040-NR, line 5b	20	

Before you begin: Complete 2020 Form 8606, Nondeductible IRAs, if required.

Part III Qualified 2018 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

21	Did you enter an amount on line 3, column (b), or line 4, column (b)? <input type="checkbox"/> Yes. Go to line 22. <input type="checkbox"/> No. Skip lines 22 through 27, and go to line 28.		
22	Did you receive a qualified 2018 disaster distribution from a traditional, SEP, SIMPLE, or Roth IRA that is required to be reported on 2020 Form 8606? <input type="checkbox"/> Yes. Go to line 23. <input type="checkbox"/> No. Skip lines 23 and 24, and go to line 25.		
23	Enter the amount, if any, from 2020 Form 8606, line 15b. But if you are entering amounts here and on 2020 Form 8915-D, line 22, or Form 8915-E, line 13, only enter on line 23 the amount on Form 8606, line 15b, attributable to Form 8915-C distributions. See the instructions for Form 8606, line 15b	23	
24	Enter the amount, if any, from 2020 Form 8606, line 25b. But if you are entering amounts here and on 2020 Form 8915-D, line 23, or Form 8915-E, line 14, only enter on line 24 the amount on Form 8606, line 25b, attributable to Form 8915-C distributions. See the instructions for Form 8606, line 25b	24	
25	If you completed line 3, column (c), enter that amount. Otherwise, enter the amount from line 3, column (b), if any. Don't include on line 25 any amounts reported on 2020 Form 8606	25	
26	Add lines 23, 24, and 25	26	
27	If you elect not to spread the taxable amount over 3 years, check this box <input type="checkbox"/> and enter the amount from line 26 (see instructions). You must check this box if you check the box on line 11. Otherwise, divide line 26 by 3.0	27	
28	Enter the amount, if any, from your 2018 Form 8915-C, line 17. If you checked the box on that line, enter -0-	28	
29	Enter the amount, if any, from your 2019 Form 8915-C, line 26. If you checked the box on that line, enter -0-	29	
30	Add lines 27, 28, and 29	30	
31	Enter the amount, if any, from your 2019 Form 8915-C, line 33	31	
32	Enter the amount, if any, from your 2019 Form 8915-C, line 28	32	
33	Subtract line 32 from line 31. If zero or less, enter -0-	33	
34	Enter the total amount of any repayments you made before filing your 2020 tax return. But do not include repayments made later than the due date (including extensions) for that return. Do not use this form to report repayments of qualified 2016, 2017, 2019, or 2020 disaster distributions. See instructions	34	
35	Add lines 33 and 34	35	
36	Amount subject to tax in 2020. Subtract line 35 from line 30. If zero or less, enter -0-. Include this amount in the total on 2020 Form 1040, 1040-SR, or 1040-NR, line 4b	36	

Part IV Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2018 Disaster Areas

Caution: If you are repaying, before June 18, 2020, a qualified distribution received in 2018 or 2019 for the purchase or construction of a main home in a 2018 disaster area, report the repayment on an amended 2018 or 2019 Form 8915-C, Part IV, or an amended tax return, as applicable. See *Part IV* under *Specific Instructions* in the instructions. If the qualified distribution was received in 2017, see *2017 qualified distributions under Amending Form 8915-C* in the instructions.

Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature

Date

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶				Firm's EIN ▶
	Firm's address ▶				Phone no.