



# Instructions for Form 8915-A

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

#### What's New

**Coronavirus-related distributions.** Do not report coronavirus-related distributions on Form 8915-A. Coronavirus-related distributions are reported on Form 8915-E, Qualified 2020 Disaster Retirement Plan Distributions and Repayments. If you were impacted by the coronavirus and you made withdrawals from your retirement plan in 2020 before December 31, you may have coronavirus-related distributions eligible for special tax benefits on Form 8915-E.

**Repayments.** The repayment period for a qualified 2016 disaster distribution ends 3 years and 1 day after the distribution was received. Repayments reported on 2020 Form 8915-A can only be used to reduce the income from qualified 2016 disaster distributions made in 2017 and reportable on your 2017, 2018, or 2019 tax return. The amounts from lines 5 and 10 of 2020 Form 8915-A 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.** This 2020 revision is the last revision of Form 8915-A.

#### Purpose of Form

Use 2020 Form 8915-A if you were adversely affected by a 2016 disaster listed in [Table 1. Qualified 2016 Disaster Areas for Form 8915-A \(and Form 8915A\)](#) at the end of these instructions and you received a distribution that qualifies for favorable tax treatment. For distributions for qualified 2017, 2018, 2019, and 2020 disasters, see Form 8915-B, Qualified 2017 Disaster Retirement Plan Distributions and Repayments; Form 8915-C, Qualified 2018 Disaster Retirement Plan Distributions and Repayments; Form 8915-D, Qualified 2019 Disaster Retirement Plan

Distributions and Repayments; and Form 8915-E, Qualified 2020 Disaster Retirement Plan Distributions and Repayments, respectively, and their instructions.

Use Form 8915-A only to report repayments of qualified 2016 disaster distributions made in 2020 that were not included on your 2019 Form 8915-A. Qualified 2016 disaster distributions can't be made in 2020.



For details on qualified 2016 disaster distributions, see the 2017 Instructions for Form 8915A.

**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 2020 Form 8915-A if you made a repayment of a qualified 2016 disaster distribution in 2020 that was not included on your 2019 Form 8915-A.

#### When and Where To File

File 2020 Form 8915-A with your 2020 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file 2020 Form 8915-A, sign Form 8915-A and send it to the IRS at the same time and place you would otherwise file 2020 Form 1040, 1040-SR, or 1040-NR.

#### 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 listed in [Table 1](#).

##### 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 2017, you must have treated all the distributions for that year the same way. Qualified 2016

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 2016 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 2020 Form 8915-A. For example, if your qualified 2016 disaster distribution was received on October 4, 2017, and you choose to repay the distribution, the repayment must be made before October 5, 2020.

If you choose, you can generally repay to an [eligible retirement plan](#) any portion of a qualified 2016 disaster distribution that is eligible for tax-free rollover treatment. 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.

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 2020 Form 8915-A any repayments you make during 2020 that were not included on your 2019 Form 8915-A. Any repayments may be carried back to your 2017, 2018, or 2019 return. See [Amending Form 8915-A](#), later.

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

1. Qualified 2016 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-A

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 2017, 2018, or 2019 Form 1040 with a Form 8915A or 8915-A, you make a repayment, the repayment may reduce the amount of your qualified 2016 disaster distributions reported on the earlier return.

If you make any repayments during 2020, include the repayments on your 2020 Form 8915-A if they were not included on your 2019 Form 8915-A. If you make a repayment reported on your 2020 Form 8915-A, you must file an amended 2017 or 2018 Form 8915A, an amended 2019 Form 8915-A, or a combination of these forms to reduce the qualified 2016 disaster distributions reported on them. (But see the examples below. Also, see the caution under [Repayment of a Qualified 2016 Disaster Distribution](#), earlier, for limitations.)

**Example 1.** You received a qualified 2016 disaster distribution in the amount of \$90,000 on November 15, 2017. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2017, 2018, and 2019). On November 10, 2020, you make a repayment of \$40,000, which you report on line 9 of your 2020 Form 8915-A. The repayment of \$40,000 can be carried back to 2017, 2018, or 2019.

**Example 2.** The same facts as in [Example 1](#), except the repayment was made on December 20, 2020. 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 2020 Form 8915-A, file a separate Form 8915-A 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 2020 Form 8915-A.

**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 you made a repayment in 2020 of qualified 2016 disaster distribution amounts from line 10 of 2017 Form 8915A. See the examples under [Amending Form 8915-A](#), earlier, and under [Line 4](#) below. Also, see the caution under [Repayment of a Qualified 2016 Disaster Distribution](#), earlier, for limitations.

**Line 4.** At any time during the 3-year period beginning 1 day after the date you received a qualified 2016 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 2016 Disaster Distribution](#), earlier, for details.

Enter on line 4 the amount of any repayments you made during 2020. Don't include any repayments you included on your 2019 Form 8915-A. Do not include any repayments of nontaxable amounts. Repayments made after the due date of your 2019 return (including extensions) but before 2021 will generally be reported on your 2020 Form 8915-A. See [Amending Form 8915-A](#), earlier. For a discussion of repayments made more than 3 years and 1 day after the qualified 2016 disaster distribution to which the repayment relates was received, see the caution under [Repayment of a Qualified 2016 Disaster Distribution](#), earlier.

**Example.** You received a \$90,000 qualified 2016 disaster distribution on May 7, 2017, from your 401(k) plan. You had an economic loss due to the Kansas Severe Storms and Flooding. On April 1, 2020, you repay \$30,000 to your 401(k) plan. You file your return on April 10, 2020. 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 2017, 2018, or 2019 return and reduce the amount of tax. For more

information, see [Amending Form 8915-A](#), earlier.



On line 5, you can't carry back an amount from line 3 that you have already carried back to a prior year.

**Example.** You received a qualified 2016 disaster distribution from a retirement plan other than an IRA 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 January 10, 2019, you make a repayment of \$40,000. For 2019, none of the qualified 2016 disaster distribution is included in income. On your 2019 Form 8915-A, you enter \$40,000 on line 6 and \$30,000 on line 1. You transfer these amounts to your 2020 Form 8915-A, entering \$40,000 on line 1 and \$30,000 on line 2 of that form. Your excess repayment from 2019 of \$10,000 (\$40,000 - \$30,000) is entered on line 3 of your 2020 Form 8915-A. If you have already carried back the full \$10,000 or any part of the \$10,000, you should not include on line 5 the amount you have already carried back.

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

Complete Part II if you made a repayment in 2020 of qualified 2016 disaster distribution amounts from line 25 of 2017 Form 8915A. See the examples under [Amending Form 8915-A](#), earlier, and under [Line 9](#) below. Also, see the caution under [Repayment of a Qualified 2016 Disaster Distribution](#), earlier, for limitations.

**Line 9.** At any time during the 3-year period beginning 1 day after the date you received a qualified 2016 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 2016 Disaster Distribution](#), earlier, for details.

Enter on line 9 the amount of any repayments you made during 2020. Don't include any repayments you included on your 2019 Form 8915-A. Do not include any repayments of nontaxable amounts. Repayments made after the due date of your 2019 return (including extensions) but before 2021 will generally be reported on your 2020 Form 8915-A. See [Amending Form 8915-A](#), earlier. For a discussion of repayments made more than 3 years and 1 day after the qualified 2016 disaster distribution to which the repayment relates was received, see the

caution under [Repayment of a Qualified 2016 Disaster Distribution](#), earlier.

**Example.** You received a \$60,000 qualified 2016 disaster distribution on May 1, 2017, from your traditional IRA. You had an economic loss due to the Tennessee Wildfires. On April 1, 2020, you repay \$30,000 to your traditional IRA. You file your return on April 10, 2020. 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 9.



*If, in 2020, you made a repayment of a qualified 2017 disaster distribution that you opted to claim on Part III of 2017 Form 8915A, any repayments of that distribution in 2020 must be claimed on 2020 Form 8915-A, Part II. They can't be claimed on 2020 Form 8915-B, Qualified 2017 Disaster Retirement Plan Distributions and Repayments.*

**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 2020, a date that is not later than 3 years and 1 day after the last qualified 2017 disaster distribution was received in 2017. That repayment should be entered on your 2020 Form 8915-A, line 9, and not on 2020 Form 8915-B.

**Line 10.** If you have an amount on line 10, you may be able to carry this amount back to your 2017, 2018, or 2019 return and reduce the amount of tax. For more information, see [Amending Form 8915-A](#), earlier.



*On line 10, you can't carry back an amount from line 8 that you have already carried back to a prior year.*

**Example.** You received a qualified 2016 disaster distribution from an IRA 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 January 10, 2019, you make a repayment of \$40,000. For 2019, none of the qualified 2016 disaster distribution is included in income. On your 2019 Form 8915-A, you enter \$40,000 on line 13 and \$30,000 on line 8. You transfer these amounts to your 2020 Form 8915-A, entering \$40,000 on line 6 and \$30,000 on line 7 of that form. Your excess repayment from 2019 of \$10,000 (\$40,000 - \$30,000) is entered on line 8 of your 2020 Form 8915-A. If you have already carried back the full \$10,000 or any part of the \$10,000, you should not include on line 10 the amount you have already carried back.

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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. Qualified 2016 Disaster Areas for Form 8915-A (and Form 8915A)**

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