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Instructions for Form 8915-E

Qualified 2020 Disaster Retirement Plan Distributions and Repayments (Use for Coronavirus-Related Distributions)

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-E and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915E](https://www.irs.gov/Form8915E).

What's New

Coronavirus-related distributions. The coronavirus is the only qualified 2020 disaster reportable on Form 8915-E. If you, your spouse, your dependent, or a member of your household was 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.



At the time these instructions went to print, Congress was considering legislation that would provide disaster relief for certain 2020 disasters other than coronavirus. To see if this legislation was enacted resulting in changes that affect your 2020 Form 8915-E, go to Recent Developments at [IRS.gov/Form8915E](https://www.irs.gov/Form8915E).

Purpose of Form

Use Form 8915-E if you were adversely affected by a qualified 2020 disaster and you received a distribution described in [Qualified 2020 Disaster Distribution Requirements](#), later, that qualifies for favorable tax treatment.

Part I. Use Part I to figure your:

- Total distributions from all retirement plans (including IRAs),
- Qualified 2020 disaster distributions, and
- Distributions other than qualified 2020 disaster distributions.



If you need to complete Part I of 2020 Form 8915-C or Form 8915-D, complete those forms first.

Parts II and III. Use Parts II and III to:

- Report your qualified 2020 disaster distributions;
- Report any repayments of qualified 2020 disaster distributions; and
- Figure the taxable amount, if any, of your qualified 2020 disaster distributions.

Note. Distributions from retirement plans (other than IRAs) are reported in Part II and

distributions from IRAs are reported in Part III.

Part IV. Leave Part IV of Form 8915-E blank. See [Part IV](#) under *Specific Instructions*, later.

Who Must File

File 2020 Form 8915-E if you received a qualified 2020 disaster distribution from an eligible retirement plan, and the distribution was made in 2020 **before** December 31.

When and Where To File

File 2020 Form 8915-E 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 Form 8915-E, fill in the address information on page 1 of Form 8915-E, sign the Form 8915-E, and send it to the Internal Revenue Service at the same time and place you would otherwise file Form 1040, 1040-SR, or 1040-NR.

The timing of your distributions and repayments will determine whether you need to file an amended return to claim them. If you need to amend your 2020 Form 8915-E, see [Amending Form 8915-E](#), later.

What Is a Qualified Disaster Distribution?

For 2020, qualified disaster distributions are the qualified 2020 disaster distributions described in 2020 Form 8915-E and these instructions; the qualified 2019 disaster distributions described in 2020 Form 8915-D and its instructions; and the qualified 2018 disaster distributions described in 2020 Form 8915-C and its instructions.

Qualified 2020 Disaster Distribution

Coronavirus Is the Only Qualified 2020 Disaster

The coronavirus is currently the only qualified 2020 disaster reportable on Form 8915-E. Coronavirus-related distributions described in [Qualified 2020 Disaster Distribution Requirements](#), later, are the only distributions eligible for treatment as qualified 2020 disaster distributions.

How Is a Qualified 2020 Disaster Distribution Taxed?

Generally, a qualified 2020 disaster distribution is included in your income in equal amounts over 3 years. However, if you elect, you can include the entire distribution

in your income in the year of the distribution. If more than one distribution was made during the year, you must treat all 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.

Also, qualified 2020 disaster distributions aren't subject to the additional 10% tax on early distributions.



If a taxpayer who received a qualified 2020 disaster distribution dies in 2020, the distribution may not be spread over 3 years. The entire distribution must be reported on the return of the deceased taxpayer.

Qualified 2020 Disaster Distribution Requirements

In order to be a qualified 2020 disaster distribution, the distribution must be a coronavirus-related distribution, that is,

1. The distribution was made in 2020 **before** December 31, 2020; and
2. The distribution was made to a qualified individual. See [Qualified individuals](#) next for details.

If (1) and (2) apply, you can generally designate any distribution (including periodic payments and required minimum distributions) from an eligible retirement plan as a qualified 2020 disaster distribution, regardless of why the distribution was made. Qualified 2020 disaster distributions are permitted without regard to your need or the actual amount of your economic loss.

A reduction or offset (in 2020 before December 31st) of your account balance in an eligible retirement plan in order to repay a loan can also be designated as a qualified 2020 disaster distribution. See [Distribution of plan loan offsets](#), later.

Qualified individuals. You are a qualified individual if you are an individual meeting any of the following criteria.

1. You were diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (referred to collectively in these instructions as coronavirus) by a test approved by the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act).
2. Your spouse or dependent (as defined in section 152) was diagnosed with coronavirus by a test approved by the Centers for Disease Control and Prevention

(including a test authorized under the Federal Food, Drug, and Cosmetic Act).

3. You, your spouse, or a [member of your household](#) (as defined next)

experienced adverse financial consequences as a result of:

- Being quarantined, being furloughed or laid off, or having work hours reduced due to coronavirus;
- Being unable to work due to lack of childcare due to coronavirus;
- Having to close or reduce the hours of a business you owned or operated due to coronavirus; or
- Having a reduction in pay (or self-employment income) due to coronavirus or having a job offer rescinded or start date for a job delayed due to coronavirus.

Member of your household. For purposes of determining whether you are a qualified individual, anyone who shares your principal residence is a member of your household.

Limit. The total of your qualified 2020 disaster distributions from all plans is limited to \$100,000. If you have distributions from more than one type of plan, such as a 401(k) plan and an IRA, and the total exceeds \$100,000, you may allocate the \$100,000 limit among the plans by any reasonable method.

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.

Distribution of plan loan offsets. A distribution of a plan loan offset is a distribution that occurs when, under the terms of a plan, the participant's accrued benefit is reduced (offset) in order to repay a loan. A distribution of a plan loan offset amount can occur for a variety of reasons, such as when a participant terminates employment or doesn't comply with the terms of repayment. Plan loan offsets are treated as actual distributions and are reported in Form 1099-R, box 1.

Main home. Generally, your main home is the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service, evacuation, or vacation, won't change your main home.

Additional tax. Qualified 2020 disaster distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from SIMPLE IRAs) on early distributions and aren't required to be reported on Form 5329. However, any distributions you received in excess of the \$100,000 qualified 2020 disaster distribution limit may be subject to the additional tax.

Note. If you choose to treat a distribution as a qualified 2020 disaster distribution, it is not

eligible for the 20% Capital Gain Election or the 10-Year Tax Option. For information on those options, see the instructions for Form 4972.

Repayment of a Qualified 2020 Disaster Distribution



Do not use this form to report repayments of qualified 2016, 2017, 2018, or 2019 disaster distributions. Instead see Form 8915-A, 8915-B, 8915-C, or 8915-D, respectively, and their instructions.

If you choose, you can generally repay any portion of a qualified 2020 disaster distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified 2020 disaster distribution made on account of hardship from a retirement plan. However, see [Exceptions](#), later, for qualified 2020 disaster distributions you can't repay.

Your repayment can't be made any earlier than the day after the date you received the qualified 2020 disaster 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 2020 Form 8915-E any repayments you make before filing your 2020 return. Any repayments you make will reduce the amount of qualified 2020 disaster distributions reported on your return for 2020. Do not include on your 2020 Form 8915-E any repayments you make later than the due date (including extensions) for filing your 2020 return. If you make a repayment in 2021 after you file your 2020 return, the repayment will reduce the amount of your qualified 2020 disaster distributions included in income on your 2021 return if you have spread the income over 3 years, unless you are eligible to amend your 2020 return. See [Amending Form 8915-D](#), later. Also, if you have spread the income over 3 years, any excess repayments you make for 2020 will be carried forward to your 2021 return.

Exceptions. You cannot repay the following types of distributions.

1. Qualified 2020 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-E

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 your 2020 return, you make a repayment, the repayment may reduce the amount of your qualified 2020 disaster distributions reported on that return. 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 by the due date of your 2020 return (including extensions), include the repayment on your amended 2020 Form 8915-E.

If you make a repayment after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including extensions) and you have spread the income over 3 years, include the repayment on your 2021 Form 8915-E. However, you may file an amended Form 8915-E for 2020 if either of the following applies.

- You elected on 2020 Form 8915-E, lines 9 and 17, as applicable, to include all of your qualified 2020 disaster distributions in income in 2020 (instead of over 3 years).
- You have spread the income over 3 years, the amount of the repayment exceeds the amount of your qualified 2020 disaster distributions that are included in income on your 2021 Form 8915-E and you choose to carry the excess back to your 2020 tax return. See the example below.

Example. You received a qualified 2020 disaster distribution in the amount of \$90,000 in 2020. The distribution was made on October 16. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). On November 19, 2021, you make a repayment of \$45,000. For 2021, none of the qualified 2020 disaster distribution is included in income. The excess repayment of \$15,000 (\$45,000 - \$30,000) can be carried back to 2020. Also, instead of carrying the excess repayment back to 2020, you can choose to carry it forward to 2022.

Specific Instructions

Married filers. If both you and your spouse are required to file Form 8915-E, file a separate Form 8915-E for each of you. If you and your spouse are both filing Forms 8915-E, the \$100,000 limit on qualified 2020 disaster distributions and the election on lines 9 and 17 to include all qualified 2020 disaster distributions in income in 2020 (and not spread them over 3 years) are determined separately for each spouse.

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 Form 8915-E.

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—Total Distributions From All Retirement Plans (Including IRAs)

Column (a). If you received a distribution from a retirement plan (including an IRA), you should receive a Form 1099-R. The amount of the distribution should be shown in Form 1099-R, box 1. Enter the amounts from all your Forms 1099-R, box 1, on the appropriate lines in column (a). For each disaster, include only distributions made on or after the date on which the disaster began.



If you are also filing 2020 Form 8915-C or 2020 Form 8915-D and have filled in Part I of either of those forms, you must do the following.

- If you completed Part I of Form 8915-D, you must reduce the total distributions for each type of plan in column (a) of Form 8915-E by the qualified 2019 disaster distributions for the corresponding plan on

Form 8915-D, Part I, column (c) (or column (b) if column (c) has not been completed), if any.

- If you did **not** complete Part I of Form 8915-D, you must reduce the total distributions for each type of plan in column (a) of Form 8915-E by the qualified 2018 disaster distributions for the corresponding plan on Form 8915-C, Part I, column (c) (or column (b) if column (c) has not been completed), if any.

See the Worksheet 1 examples below for guidance. A blank Worksheet 1 is at the end of the instructions under [Worksheets](#).

Example 1. Arnell suffered economic losses as a result of Texas Severe Storms And Flooding in 2018 and Tropical Storm Imelda in 2019. His main home was in Texas during the disaster period for each disaster. These events were qualified 2018 and 2019 disasters, respectively. Arnell also experienced adverse financial consequences as a result of being laid off due to coronavirus. In 2020, he received a traditional IRA distribution of \$140,000 and another traditional IRA distribution of \$110,000 for a total of \$250,000 in distributions. The distributions were made on May 26 and June 4, respectively. He received no other distributions in 2018, 2019, or 2020. He is completing 2020 Form 8915-C, 2020 Form 8915-D, and 2020 Form

8915-E. He must complete his Form 8915-C first. He reports \$100,000 from the May distribution as a qualified 2018 disaster distribution on Form 8915-C. He reports the remaining \$40,000 from the May distribution and \$60,000 of the June distribution for a total of \$100,000 in qualified 2019 disaster distributions on Form 8915-D. He reports the remaining \$50,000 from the June distribution as available distributions under column (a) in the Form 8915-E portion of his Filled-in Worksheet 1 for *Example 1*. On lines 1 through 3 of column (a) in Part I of his 2020 Form 8915-E, Arnell enters the amounts shown in column (a), lines 1 through 3, of Form 8915-E on his Filled-in Worksheet 1 for *Example 1*.

Example 2. The facts are the same as in *Example 1*, except no distribution was made on June 4. Arnell must complete his Form 8915-C first. He reports \$100,000 from the May distribution as a qualified 2018 disaster distribution on Form 8915-C. He reports the remaining \$40,000 of the May distribution as a qualified 2019 disaster distribution on Form 8915-D. After applying the distribution to Form 8915-D, he has no available distributions left that could be designated as qualified 2020 disaster distributions on Form 8915-E. He cannot use Form 8915-E. See column (a), lines 1 through 3, of Form 8915-E on his Filled-in Worksheet 1 for *Example 2*.

Filled-in Worksheet 1. Use if you complete Part I of 2020 Form 8915-C and/or 2020 Form 8915-D. Example 1 for Arnell column (a).

Form 8915-C		column (a) Total available distributions in 2020	column (b) Qualified 2018 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-C, line 5, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2018 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-C, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$140,000 May 26 \$110,000 June 4	\$100,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-D		column (a) Total available distributions in 2020	column (b) Qualified 2019 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-D, line 4, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2019 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-D, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$40,000 May 26 \$110,000 June 4	\$100,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-E		column (a) Total available distributions in 2020 (Form 8915-D, column (a) minus Form 8915-D, column (c), if completed (otherwise minus Form 8915-D, column (b)) but if you did not complete Part I of Form 8915-D, then use Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
1	Distributions from retirement plans (other than IRAs)	-0-
2	Distributions from traditional, SEP, and SIMPLE IRAs	\$50,000
3	Distributions from Roth IRAs	-0-

Filled-in Worksheet 1. Use if you complete Part I of 2020 Form 8915-C and/or Form 8915-D. Example 2 for Arnell column (a).

Form 8915-C		column (a) Total available distributions in 2020	column (b) Qualified 2018 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-C, line 5, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2018 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-C, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$140,000 May 26	\$100,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-D		column (a) Total available distributions in 2020	column (b) Qualified 2019 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-D, line 4, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2019 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-D, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$40,000 May 26	\$40,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-E		column (a) Total available distributions in 2020 (Form 8915-D, column (a) minus Form 8915-D, column (c), if completed (otherwise minus Form 8915-D, column (b)) but if you did not complete Part I of Form 8915-D, then use Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
1	Distributions from retirement plans (other than IRAs) made in 2020	-0-
2	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	-0-
3	Distributions from Roth IRAs made in 2020	-0-

Column (b). Follow the instructions in this section to complete Part I, column (b), if you have qualified 2020 disaster distributions.

Include only those distributions you wish to designate as qualified 2020 disaster distributions. See [Qualified 2020 Disaster Distribution](#), earlier.

Column (c). Complete column (c) only if the total on line 4, column (b), is more than \$100,000.

If the amount on line 4, column (b), is more than \$100,000, you will need to make an allocation in column (c) of the distribution(s) included in column (b). This is because the total of your qualified 2020 disaster distributions cannot exceed the \$100,000 limit. If you have distributions from more than one type of retirement plan, such as an IRA and a 401(k) plan, you may allocate the \$100,000 limit among the plans by any reasonable method.

Example 1. You received a distribution from your Roth IRA in the amount of

\$130,000. The distribution was made on June 28, 2020. The distribution qualifies as a coronavirus-related distribution described earlier. This was your only distribution made in 2020. You entered \$130,000 on line 3, columns (a) and (b). You would then enter \$100,000 on line 3, column (c), since the distribution is in excess of the \$100,000 limit.

Example 2. Assume the same facts as in [Example 1](#), except you also received a distribution from your 401(k) plan in the amount of \$20,000. This distribution was made on October 16, 2020. You entered \$20,000 on line 1, columns (a) and (b). You will now need to make an allocation in column (c) between the two distributions because the total on line 4, column (b), is \$150,000. You can choose to make the allocation by any reasonable method, as long as the total in column (c) does not exceed \$100,000. You choose to allocate \$80,000 to your Roth IRA distribution on line 3, column (c), and the entire \$20,000 to

your 401(k) plan distribution on line 1, column (c).

Example 3. In 2020, Arnell suffered economic losses as a result of only one qualified 2019 disaster: Texas Severe Storms And Flooding (beginning date June 24, 2019). In 2020, he received a traditional IRA distribution of \$40,000 and another traditional IRA distribution of \$70,000 for a total of \$110,000 in distributions. These distributions were made on February 3 and December 31, respectively. He reported no qualified disaster distributions on any other 8915 form. No part of the December 2020 distribution can be a qualified 2019 disaster distribution (even though that entire \$40,000 is unused) as that distribution was made after the December 30, 2020, cutoff date. He reports \$70,000 on line 2 of column (b). He does not report \$110,000 on that line, and he does not need to complete column (c).

Part II—Qualified 2020 Disaster Distributions From Retirement Plans (Other Than IRAs)

Complete Part II if you have an amount entered on line 1, column (b).

Line 7. Enter on line 7 your cost, if any. Your cost is generally your net investment in the plan. It does not include pre-tax contributions. If there is an amount in Form 1099-R, box 2a (taxable amount), the difference between Form 1099-R, box 1 and box 2a, is usually your cost. Enter the difference on line 7.

If there is no amount in Form 1099-R, box 2a, and the first box in box 2b is checked, the issuer of Form 1099-R may not have had all the facts needed to figure the taxable amount. You may want to get Pub. 575, Pension and Annuity Income, to help figure your taxable amount.

Also, see Pub. 575 if you use the Simplified Method Worksheet to figure the taxable amount of your periodic payments and you designated some of these payments as qualified 2020 disaster distributions.



If you have a Form 1099-R with both qualified 2020 disaster distributions and nonqualified distributions, you must separately figure the cost attributable to each distribution.

Line 9. If you don't check the box on line 9, you must spread the amount on line 8 over 3 years. If you use this method to figure the taxable amount of your distributions, you cannot change it after the due date (including extensions) for your tax return. If you checked the box on line 17, you must check the box on line 9.

If the taxpayer died during 2020 after receiving a qualified 2020 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The entire distribution must be reported on the tax return of the deceased taxpayer.

Line 10. At any time during the 3-year period that begins the day after the date you received a qualified 2020 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 2020 Disaster Distribution](#), earlier, for details.

Enter on line 10 the amount of any repayments you made before filing your 2020 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 elected to repay the distribution over 3 years and you repaid more than the amount on line 9, the excess will be carried forward to your 2021 tax return. Repayments made after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including

extensions) generally will be reported on your 2021 tax return if you elected to repay the distribution over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-E](#), earlier.

Example. You received a \$90,000 qualified 2020 disaster distribution on November 7, 2020, from your 401(k) plan. On April 2, 2021, you repay \$30,000 to an IRA. You file your return on April 10, 2021. 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 10.

Part III—Qualified 2020 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

Complete Part III if you have an amount entered on line 2, column (b), or line 3, column (b).

Before completing this part, complete 2020 Form 8606 if either of the following applies.

- You received a qualified 2020 disaster distribution from a traditional, SEP, or SIMPLE IRA, and you have a basis in the IRA.
- You received a qualified 2020 disaster distribution from a Roth IRA.

For more information, see 2020 Form 8606 and its instructions.

Lines 13 and 14. Enter the amounts from Form 8606, lines 15b and 25b, as instructed. If you have both 2020 Form 8915-D and 2020 Form 8915-E taxable amounts computed on 2020 Form 8606, you may need to prorate the Form 8606 amounts on lines 15b and 25b to arrive at the amounts you will enter on lines 13 and 14 of Form 8915-E. See the example below.

Example. You received a \$30,000 distribution, that was not a qualified disaster distribution, from your traditional IRA (that you did not roll over). Later, you received a qualified disaster distribution from your traditional IRA in the amount of \$10,000. Both distributions were made in 2020. These distributions made January 10 and June 1 of 2020, respectively, were your only distributions in 2019 and 2020. You reported a qualified 2019 disaster distribution of \$8,000 on 2020 Form 8915-D and a qualified 2020 disaster distribution of \$2,000 on 2020 Form 8915-E. You will report total distributions of \$40,000 on 2020 Form 8606, line 7. You then will complete Form 8606, lines 8 through 14, as instructed. 2020 Form 8606, line 15a, shows an amount of \$36,000. You will enter \$9,000 ($\$36,000 \times \$10,000/\$40,000$) on Form 8606, line 15b. You will place \$7,200 ($\$36,000 \times \$8,000/\$40,000$) on 2020 Form 8915-D, line 22, and \$1,800 ($\$36,000 \times \$2,000/\$40,000$) on 2020 Form 8915-E, line 13.

Line 17. If you do not check the box on line 17, you must spread the amount on line 16 over 3 years. If you use this method to figure the taxable amount of your distributions, you cannot change it after the due date (including extensions) for your tax return. If you checked the box on line 9, you must check the box on line 17.

If the taxpayer died during 2020 after receiving a qualified 2020 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The entire distribution must be reported on the tax return of the deceased taxpayer.

Line 18. At any time during the 3-year period that begins the day after the date you received a qualified 2020 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 2020 Disaster Distribution](#), earlier, for details.

Enter on line 18 the amount of any repayments you made before filing your 2020 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 elected to repay the distribution over 3 years and you repaid more than the amount on line 17, the excess will be carried forward to your 2021 tax return. Repayments made after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including extensions) generally will be reported on your 2021 tax return if you are spreading the income over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-E](#), earlier.

Example. You received a \$90,000 qualified 2020 disaster distribution on October 20, 2020, from your traditional IRA. On April 2, 2021, you repay \$30,000 to your traditional IRA. You file your return on April 10, 2021. 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 18.

Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas



At the time these instructions went to print, Congress was considering legislation that would provide Part IV relief for certain 2020 disasters other than coronavirus. To see if legislation was enacted resulting in changes that affect your 2020 Form 8915-E, go to Recent Developments at [IRS.gov/Form8915E](https://www.irs.gov/Form8915E).

Leave Part IV on Form 8915-E blank. Do **not** check any boxes, and do **not** fill in any amounts. The entry spaces in Part IV have been greyed out. Part IV remains on the form in the event future legislation is passed requiring it.

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.

Worksheet

A blank Worksheet 1 follows.

Worksheet 1: Use if you complete Part I of 2020 Form 8915-C and/or 2020 Form 8915-D.

Form 8915-C		column (a) Total available distributions in 2020	column (b) Qualified 2018 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-C, line 5, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2018 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-C, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.			
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			

Form 8915-D		column (a) Total available distributions in 2020	column (b) Qualified 2019 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-D, line 4, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2019 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-D, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.			
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			

Form 8915-E		column (a) Total available distributions in 2020 (Form 8915-D, column (a) minus Form 8915-D, column (c), if completed (otherwise minus Form 8915-D, column (b)) but if you did not complete Part I of Form 8915-D, then use Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
1	Distributions from retirement plans (other than IRAs) made in 2020	
2	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	
3	Distributions from Roth IRAs made in 2020	