



# Instructions for Form 8915B

## 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 8915B and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915B](https://www.irs.gov/Form8915B).

#### Purpose of Form

Use Form 8915B if you were adversely affected by a 2017 disaster listed in [Qualified 2017 Disaster Distribution Requirements](#), later, and you received a distribution that qualifies for favorable tax treatment.

Both qualified 2017 disaster distributions and repayments of qualified 2017 disaster distributions can be made in 2018.

##### Part I. Use Part I to figure your:

- Total distributions from all retirement plans (including IRAs),
- Qualified 2017 disaster distributions, and
- Distributions other than qualified 2017 disaster distributions.

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

- Report your qualified 2017 disaster distributions;
- Report any repayments of qualified 2017 disaster distributions; and
- Figure the taxable amount, if any, of your qualified 2017 disaster distributions.

**Note.** Distributions and repayments from retirement plans (other than IRAs) are reported in Part II, and distributions and repayments from IRAs are reported in Part III.

#### Additional Information

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

#### Who Must File

File 2018 Form 8915B if any of the following apply.

- You received a qualified 2017 disaster distribution from an eligible retirement plan in 2018.
- You received a qualified 2017 disaster distribution in 2017 that you are including in income in equal amounts over 3 years.
- You made a repayment of a qualified 2017 disaster distribution in 2018.

#### When and Where To File

File 2018 Form 8915B 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 8915B, sign Form 8915B 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 distributions and repayments will determine whether you need to file an amended return to claim them. See [Amending Form 8915B](#), later, and the Instructions for 2017 Form 8915B.

### 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 elect, you can include the entire distribution in your income in the year of the distribution. If you received more than one distribution during the year, you must treat all distributions for that year the same way. Any repayments made in 2018 before you file your 2018 return and by the due date (including extensions) reduce the amount of the distribution included in your income.

Also, 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.



*If a taxpayer who received a qualified 2017 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.*

#### Qualified 2017 Disaster Distribution Requirements

**Made in 2018.** A qualified 2017 disaster distribution reported on 2018 Form 8915B is any distribution you received from an eligible retirement plan if all of the following conditions are met.

1. The distribution was made in 2018 for Hurricane Harvey, Irma, or Maria, or for the California wildfires.

2. Your main home was located in a 2017 disaster area listed below on the date(s) shown for that area.

a. August 23, 2017, for the Hurricane Harvey disaster area. For this purpose, that area includes the states of Louisiana and Texas.

b. September 4, 2017, for the Hurricane Irma disaster area. For this purpose, that area includes the states of Florida, Georgia, and South Carolina; the territories of Puerto Rico and the U.S. Virgin Islands; and the Seminole Tribe of Florida.

c. September 16, 2017, for the Hurricane Maria disaster area. For this purpose, that area includes the territories of Puerto Rico and the U.S. Virgin Islands.

d. On any date in the period beginning October 8 and ending December 31, 2017, for the California wildfire disaster area. For this purpose, that area includes the state of California.

3. You sustained an economic loss because of the disaster(s) in (2) above. Examples of an economic loss include, but aren't limited to, (a) loss, damage to, or destruction of real or personal property from fire, flooding, looting, vandalism, theft, wind, or other cause; (b) loss related to displacement from your home; or (c) loss of livelihood due to temporary or permanent layoffs.

If (1) through (3) apply, you can generally designate any distribution (including periodic payments and required minimum distributions) from an eligible retirement plan as a qualified 2017 disaster distribution, regardless of whether the distribution was made on account of Hurricane Harvey, Irma, or Maria or the California wildfires. Qualified 2017 disaster distributions are permitted without regard to your need or the actual amount of your economic loss.

A reduction or offset in 2018 of your account balance in an eligible retirement plan in order to repay a loan can also be designated as a qualified 2017 disaster distribution. See [Distribution of plan loan offsets](#), later.

**Made in 2017.** See 2017 Form 8915B and its instructions for guidance on the reporting of qualified 2017 disaster distributions made in 2017.

**Limit.** The total of your qualified 2017 disaster distributions made in 2017 and 2018 from all plans is limited to \$100,000 for qualified hurricane distributions and a

separate \$100,000 for qualified wildfire distributions. 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 for either disaster category, you may allocate the \$100,000 limit among the plans in that category 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 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 and aren't required to be reported on Form 5329. However, any distributions you received in excess of the \$100,000 qualified 2017 disaster distribution limits may be subject to the additional tax.

**Note.** If you choose to treat a distribution as a qualified 2017 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 2017 Disaster Distribution

If you choose, you can generally repay any portion of a qualified 2017 disaster distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified 2017 disaster distribution made on account of hardship from a retirement plan. 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 2018 Form 8915B any repayments you make before filing your 2018 return. Any repayments you make will reduce the amount of qualified 2017 disaster distributions reported on your return for 2018. Do not include on your 2018 Form 8915B 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 2017 disaster distributions included in income on your 2019 return, unless you are eligible to amend your 2017 or 2018 return. See [Amending Form 8915B](#), later. Also, any excess repayments you make for 2018 will be carried forward to your 2019 return or back to your 2017 return.

**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.

## Amending Form 8915B

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 8915B.

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 8915B. However, you may file an amended 2017 or 2018 Form 8915B if either of the following applies.

- You elected to include all of your qualified 2017 disaster distributions in income (instead of over 3 years) on your original 2017 or 2018 return.
- The amount of the repayment exceeds the amount of your qualified 2017 disaster distributions that are included in income for 2019 and you choose to carry the excess back to your 2017 or 2018 tax return. See the example below.

**Example.** You received a qualified 2017 disaster distribution in the amount of \$90,000 on October 16, 2018. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2018, 2019, and 2020). On November 19,

2019, you make a repayment of \$40,000. For 2019, none of the qualified 2017 disaster distribution is included in income. The excess repayment of \$10,000 (\$40,000 - \$30,000) can be carried back to 2018. Also, instead of carrying the excess repayment back to 2018, you can choose to carry it forward to 2020.

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.

## Specific Instructions

**Married filers.** If both you and your spouse are required to file Form 8915B, file a separate Form 8915B for each of you. If you and your spouse are both filing Forms 8915B, the \$100,000 limits on qualified 2017 disaster distributions and the election to include all qualified 2017 disaster distributions in income 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 8915B.

**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.

**Write at the top of page 1.** Write the following at the top of page 1 of Form 8915B if your qualified 2017 distributions relate to:

- Hurricane Harvey, Irma, or Maria: "Hurricane";
- The California wildfires: "Wildfires"; or
- Both Hurricane Harvey, Irma, or Maria and the California wildfires: "Hurricane and Wildfires."

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



*Complete Part I only if you have qualified 2017 disaster distributions made in 2018 and the total of your qualified 2017 disaster distributions for the identical type of distribution (hurricane or wildfire) made in 2017, if any, was less than \$100,000.*

**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).

**Column (b).** Complete this section only if you have qualified 2017 disaster distributions for hurricanes or for wildfires, but not both.



**Before you begin column (b):** If 2018 Form 8915B, line 1, has directed you to see Worksheet 2 in these instructions, you must use [Worksheet 2](#), later in these instructions, to figure your column (b) amounts. See the last bullet under line 1 on the form. Unless otherwise indicated, all references to Worksheet 2 are to Worksheet 2 in these instructions.

Enter on the appropriate lines, in column (b), any qualified 2017 disaster distributions (including periodic payments and required minimum distributions) made in 2018.

Include only those distributions you wish to designate as qualified 2017 disaster distributions. See [Qualified 2017 Disaster Distribution](#), earlier.

**Column (c).** Complete column (c) only if the total on line 5, column (b), is more than \$100,000 and you are not using [Worksheet 2](#). If you must complete column (c), enter \$100,000 on line 5, column (c). Your total of lines 1 through 4 in column (c) should be \$100,000.



**Before you begin column (c):** Do not enter any amounts in column (c) if you have qualified 2017 disaster distributions from both hurricanes and wildfires. See [Worksheet 2](#).

If the amount on line 5, 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 2017 disaster distributions for 2017 and 2018 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 on October 2, 2018. You had an economic loss due to Hurricane Irma. You had no qualified 2017 disaster distributions in 2017. You received no other retirement plan distributions in 2018. You entered \$130,000 on line 4, columns (a) and (b). You would then enter \$100,000 on line 4, column (c), since the distribution is in excess of the \$100,000 limit.

**Example 2.** Assume the same facts as in [Example 1](#), except on October 16, 2018, you also received a distribution from your 401(k) plan in the amount of \$20,000. You entered \$20,000 on line 2, columns (a) and (b). You will now need to make an allocation in column (c) between the two distributions because the total on line 5, column (b), is \$150,000. You can choose to make the allocation by any reasonable method, as long as the total of lines 1 through 4 in column (c) does not exceed \$100,000. You choose to allocate \$80,000 to your Roth IRA distribution on line 4, column (c), and the

entire \$20,000 to your 401(k) plan distribution on line 2, column (c).

**Line 7.** See the instructions for your tax return for reporting all distributions included on line 7.

#### Worksheet 1: Reserved.



Worksheet 1 is reserved.

**Worksheet 2.** Use Worksheet 2, if you had qualified 2017 distributions for both Hurricanes and Wildfires in 2018 and:

- You did not file 2017 Form 8915B;
- You filed 2017 Form 8915B, you only had one type (hurricane or wildfire) of qualified 2017 disaster distribution on that form, and your amount on line 4, column (b), was less than \$100,000; or
- For your 2017 Form 8915B, you were required to use Worksheet 2 in the instructions, and the amounts on column (X), line 4, for both Hurricanes and Wildfires was less than \$100,000.



You do **not** need to use Worksheet 2 in these instructions in the following situations.

- If you only have one type of distribution (hurricane or wildfire) in 2018. (See [Column \(b\)](#), earlier.)
- If you used 2017 Form 8915B; and you completed line 1, 2, or 3 in column (c) of that form. (You can only make qualified 2017 distributions for the type of disaster **not** reported on your 2017 Form 8915B. See [Column \(b\)](#), earlier.)
- If you completed a 2017 Form 8915B; you used Worksheet 2 in the 2017 Form 8915B instructions; and column (X), line 4, in that worksheet for either Hurricanes or Wildfires but not both was under \$100,000. (You can only make qualified 2017 distributions for the type of disaster that had an amount under \$100,000 in column (X), line 4. See [Column \(b\)](#), earlier.)
- If you completed a 2017 Form 8915B; you used Worksheet 2 in the 2017 Form 8915B instructions; and column (X), line 4, in that worksheet for both Hurricanes and Wildfires was \$100,000. (Do not complete Part I of the 2018 Form 8915B. You cannot make qualified 2017 distributions in 2018.)

**Getting started.** In Worksheet 2, column (a), enter the amounts you already have figured for column (a), lines 2 through 5. See [Column \(a\)](#), earlier. In Worksheet 2, column (X), start by entering the amounts you are planning to claim as qualified disaster distributions made in 2018. Enter the hurricane distributions separate from the wildfire distributions. Follow Step 1, Step 2, and Step 3 below to determine the final amounts to enter in column (X). Enter in 2018 Form 8915B, column (b), the amounts from [Step 4](#), later. You will not be entering any amounts in Form 8915B, column (c). Examples 1 and 2, later, provide additional guidance. A blank Worksheet 2 and its accompanying Scratch Sheets for Steps 2

and 3 are in [Worksheets](#) at the end of the instructions.

**Step 1: Worksheet 2, column (X), line 1.** In Worksheet 2, column (X), line 1, enter the amount that you reported as a qualified disaster distribution on your 2017 Form 8915B for the applicable disaster. If you did not file 2017 Form 8915B, enter -0-. If you filed 2017 Form 8915B, but did not use Worksheet 2 in the 2017 Form 8915B instructions, enter the amount from 2017 Form 8915B, column (b), line 4. If you used Worksheet 2 in the 2017 Form 8915B instructions, enter the amounts from column (X), line 4, of Worksheet 2 in those instructions.

**Step 2: Worksheet 2, column (X), lines 2, 3, and/or 4.** Enter on the appropriate lines, in column (X) under Hurricanes, any qualified 2017 disaster distributions (including periodic payments and required minimum distributions) you received in 2018 for Hurricanes Harvey, Irma, and Maria.

Enter on the appropriate lines in column (X) under Wildfires, any qualified 2017 disaster distributions (including periodic payments and required minimum distributions) you received in 2018 for California wildfires.

If the sum for Hurricanes plus Wildfires on lines 2, 3, and/or 4 in column (X) of Worksheet 2 is more than the amount in column (a) for that line, you will need to allocate the amounts. This is because the sum of your qualified 2017 disaster distributions for Hurricanes and Wildfires in each category of distribution (for example, 401(k) plans) in Worksheet 2 can't be more than the amount available for distributions in column (a) for that category.

**Step 3: Worksheet 2, column (X), line 5.** The qualified 2017 disaster distributions for hurricanes and the qualified 2017 disaster distributions for wildfires each have their own \$100,000 limit. If the amount on line 5 in column (X) of Worksheet 2 is more than \$100,000 in the Hurricanes and/or Wildfires column, you will need to allocate the amounts for that disaster. If you have distributions from more than one type of retirement plan (such as an IRA and a 401(k) plan) for that disaster, you may allocate that disaster's \$100,000 limit among the plans by any reasonable method.

**Step 4: Worksheet 2, column (b).** On each line in Worksheet 2, column (b), enter the sum of the qualified 2017 disaster distributions for Hurricanes and Wildfires in column (X) after all Step 1, Step 2, and Step 3 adjustments. Also enter these amounts in column (b) of your 2018 Form 8915B. Do **not** enter any amounts in column (c) of your 2018 Form 8915B.

**Example 1.** Mosley resided in Florida in 2017 until September 30, 2017, when he moved to California. In 2017, he suffered economic losses at his then main home in Florida due to Hurricane Irma and economic losses at his main home in California due to the California wildfires. Mosley had a total of



\$19,000 in 401(k) distributions on April 20, 2018. He also received traditional IRA distributions in June 2018 of \$95,000. Except for those noted, Mosley had no other distributions in 2017 or 2018. The Worksheet 2: Scratch Sheet for Step 2 below shows the qualified hurricane and qualified wildfire distributions he is planning to claim.

| EXAMPLE 1   |            |  |           |          |
|---|------------|--|-----------|----------|
| Worksheet 2. Scratch Sheet for Step 2<br>Is the sum of qualified hurricane distributions plus qualified wildfire distributions in the category more than the available distributions? |            |  |           |          |
|   |            | Mosley's planned qualified 2017 disaster distributions |           |          |
|   |            | (X)  |           |          |
|   | column (a) | Hurricanes   | Wildfires | Total    |
| Line 1  | 0          | 0  | 0         |          |
| Line 2  | \$19,000   | \$13,000   | \$15,000  | \$28,000 |
| Line 3  | \$95,000   | \$45,000   | \$50,000  | \$95,000 |
| Line 4  | 0          | 0  | 0         | 0        |
| Line 5. Total   |            |  |           |          |

In column (a) on line 2, he only has \$19,000 in available 401(k) distributions. He allocates \$4,000 to the hurricanes, and leaves the \$15,000 for the wildfires, on line 2 of column (X). He skips Step 3 because his total qualified 2017 disaster distributions for hurricanes and his total qualified 2017 disaster distributions for wildfires each are below the \$100,000 limit.

After making that one adjustment, Mosley adds together the amounts on each line in column (X) and places the total in column (b). He places the amounts in his Worksheet 2, column (b), in the corresponding lines of his 2018 Form 8915B, column (b). See Mosley's Filled-in Worksheet 2 for Example 1.

## Mosley's Filled-in Worksheets 2.

| Mosley's Filled-in Worksheet 2 for Example 1 |  | (a)<br>Total available distributions in 2018 | (X)<br>Qualified 2017 Disaster Distributions |           | (b)<br>Qualified 2017 disaster distributions (Total for Hurricanes and Wildfires) |
|--|--|--|--|-----------|---|
|  |  |  | Hurricanes                                   | Wildfires |   |
| 1  | <ul style="list-style-type: none"> <li>If you did not file 2017 Form 8915B, enter -0- under both Hurricanes and Wildfires in column (X).</li> <li>If you filed 2017 Form 8915B and you only had one type (hurricane or wildfire) of qualified 2017 disaster distribution on that form, enter in column (X) for the appropriate disaster (hurricane or wildfire) the amount from your 2017 Form 8915B, line 4, column (b).</li> <li>If for your 2017 Form 8915B you were required to use <i>Worksheet 2</i> in the instructions, enter in column (X) the amounts from line 4 of column (X), in your <i>Worksheet 2</i> in the 2017 Form 8915B instructions. However, see <a href="#">Worksheet 2</a> for exceptions.</li> </ul> | N/A  |  |           |   |
| 2  | Distributions from retirement plans (other than IRAs) made in 2018   | \$19,000                                     | \$4,000                                      | \$15,000  | \$19,000  |
| 3  | Distributions from traditional, SEP, and SIMPLE IRAs made in 2018  | \$95,000                                     | \$45,000                                     | \$50,000  | \$95,000  |
| 4  | Distributions from Roth IRAs made in 2018  | -0-  | -0-  | -0-       | -0-   |
| 5  | Totals. Add lines 1 through 4 in each column. Enter on lines 1 through 5 in column (b) of your 2018 Form 8915B the amounts from lines 1 through 5 in column (b) of this worksheet.   | \$114,000                                    | \$49,000                                     | \$65,000  | \$114,000   |

| Mosley's Filled-in Worksheet 2 for Example 2 |  | (a)                                   | (X)                                   |           | (b)   |
|--|--|---------------------------------------|---------------------------------------|-----------|---|
|  |  | Total available distributions in 2018 | Qualified 2017 Disaster Distributions |           | Qualified 2017 disaster distributions<br>(Total for Hurricanes and Wildfires) |
|  |  |                                       | Hurricanes                            | Wildfires |   |
| 1  | <ul style="list-style-type: none"><li>If you did not file 2017 Form 8915B, enter -0- under both Hurricanes and Wildfires in column (X).</li><li>If you filed 2017 Form 8915B and you only had one type (hurricane or wildfire) of qualified 2017 disaster distribution on that form, enter in column (X) for the appropriate disaster (hurricane or wildfire) the amount from your 2017 Form 8915B, line 4, column (b).</li><li>If for your 2017 Form 8915B you were required to use <i>Worksheet 2</i> in the instructions, enter in column (X) the amounts from line 4 of column (X), in your <i>Worksheet 2</i> in the 2017 Form 8915B instructions. However, see <a href="#">Worksheet 2</a> for exceptions.</li></ul> | N/A                                   |                                       | \$24,000  | \$24,000  |
| 2  | Distributions from retirement plans (other than IRAs) made in 2018   | \$105,000                             | \$55,000                              | \$26,000  | \$81,000  |
| 3  | Distributions from traditional, SEP, and SIMPLE IRAs made in 2018  | \$95,000                              | \$45,000                              | \$50,000  | \$95,000  |
| 4  | Distributions from Roth IRAs made in 2018  | -0-                                   | -0-                                   | -0-       | -0-   |
| 5  | Totals. Add lines 1 through 4 in each column. <b>Enter</b> on lines 1 though 5 in column <b>(b)</b> of your 2018 Form 8915B the amounts from lines 1 through 5 in column <b>(b)</b> of this worksheet.   | \$200,000                             | \$100,000                             | \$100,000 | \$200,000   |

**Example 2.** The facts are the same as in Example 1, above, with two exceptions. In 2018, Mosley's total 401(k) distributions were \$105,000 instead of \$19,000, and he had \$24,000 in qualified wildfire distributions in 2017.

| EXAMPLE 2   |            |            |           |       |
|---|------------|------------|-----------|-------|
| Worksheet 2: Scratch Sheet for Step 3<br>Do the total qualified hurricane distributions or qualified wildfire distributions exceed \$100,000? |            |            |           |       |
| Mosley's planned qualified 2017 disaster distributions  |            |            |           |       |
|   |            | (X)        |           |       |
|   | column (a) | Hurricanes | Wildfires | Total |
| Line 1  |            | -0-        | \$24,000  |       |
| Line 2  | \$105,000  | \$85,000   | \$20,000  |       |
| Line 3  | \$95,000   | \$45,000   | \$50,000  |       |
| Line 4  | -0-        | -0-        | -0-       | -0-   |
| Line 5. Total   |            | \$130,000  | \$94,000  |       |

The Worksheet 2: Scratch Sheet for Step 3 shows the qualified hurricane and qualified wildfire distributions he is planning to claim. The sum of his hurricane and wildfire distributions on each line is not more than his column (a) amount for that line. He skips Step 2.

He notices though that he has \$130,000 (\$85,000 + \$45,000) in qualified hurricane distributions, \$30,000 over the \$100,000 limit. Based on [Step 3](#), earlier, he allocates \$55,000 to his 401(k). He only has \$94,000 (\$24,000 + \$20,000 + \$50,000) in wildfire distributions, which is below the \$100,000 limit for qualified wildfire distributions. So he makes an adjustment topping out his wildfire distributions at \$100,000 by taking \$6,000 of the \$30,000 excess 401(k) qualified hurricane distributions and classifying them as 401(k) qualified wildfire distributions.

After making those two adjustments, Mosley adds together the amounts on each line in column (X) and places the total in column (b). He places the amounts in his Worksheet 2, column (b), in the corresponding lines of his 2018 Form 8915B, column (b). See Mosley's Filled-in Worksheet 2 for Example 2.

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

Complete Part II if any of the following apply.

- You have an amount entered on 2018 Form 8915B, line 2, column (b).
- You had an amount on your 2017 Form 8915B, line 9, and you did not check the box on that line.
- You made a repayment in 2018 of qualified 2017 disaster distribution amounts from line 8 of 2017 Form 8915B.

**Line 9.** Enter on line 9 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 9.

If there is no amount in Form 1099-R, box 2a, and the first checkbox 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 2017 disaster distributions.



**CAUTION** If you have a Form 1099-R with both qualified 2017 disaster distributions and nonqualified distributions, you must separately figure the cost attributable to each distribution.

**Line 11.** If you don't check the box on line 11, you must spread the amount on line 10 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 11, you must also check the box on line 26 if you have an amount on line 26.

If the taxpayer died during 2018 after receiving a qualified 2017 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The entire distribution (including any remaining amounts from 2017) must be reported on the tax return of the deceased taxpayer.

**Line 17.** At any time during the 3-year period after the date you received a qualified 2017 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 2017 Disaster Distribution](#), earlier, for details.

Enter on line 17 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 13 (including any excess repayments from 2017 on line 16), the excess will be carried forward to your 2019 tax return. Repayments made after the due date of your 2017 return (including extensions) but before the due

date of your 2018 return (including extensions) generally will be reported on your 2018 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 8915B](#), earlier.

**Example.** You received a \$90,000 qualified 2017 disaster distribution on November 7, 2017, from your 401(k) plan. You had an economic loss due to Hurricane Maria. On April 2, 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 2018 return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 17.

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

Complete Part III if any of the following apply.

- You have an amount entered on 2018 Form 8915B, line 3, column (b), or line 4, column (b).
- You had an amount on your 2017 Form 8915B, line 17, and you did not check the box on that line.
- You made a repayment in 2018 of qualified 2017 disaster distribution amounts from line 16 of 2017 Form 8915B.

Before completing this section, complete 2018 Form 8606 if either of the following applies.

- You received a qualified 2017 disaster distribution from a traditional, SEP, or SIMPLE IRA, and you have a basis in the IRA.
- You received a qualified 2017 disaster distribution from a Roth IRA.

For more information, see 2018 Form 8606 and its instructions.

**Line 26.** If you do not check the box on line 26, you must spread the amount on line 25 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 26, you must also check the box on line 11 if you have an amount on line 11.

If the taxpayer died during 2018 after receiving a qualified 2017 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The entire distribution (including any remaining amounts from 2017) must be reported on the tax return of the deceased taxpayer.

**Line 32.** At any time during the 3-year period after the date you received a qualified 2017 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 2017 Disaster Distribution](#), earlier, for details.

Enter on line 32 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 28 (including any excess repayments from 2017 on line 31), 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 8915B](#), earlier.

**Example.** You received a \$60,000 qualified 2017 disaster distribution on October 2, 2017, from your traditional IRA. You had an economic loss due to Hurricane Harvey. On April 2, 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 2018 return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 32.



*If, in 2017, you made a repayment of a qualified 2017 disaster distribution that you opted to claim on Part III of 2017 Form 8915A, Qualified 2016 Disaster Retirement Plan Distributions and Repayments, any repayments of that distribution in 2018 must be claimed on 2018 Form 8915A, Part II. They can't be claimed on 2018 Form 8915B.*

**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, line 13 and 14. You make a repayment in November 2018. That repayment should be entered on your 2018 Form 8915A, line 16, and not on 2018 Form 8915B.

## Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Certain 2017 Disaster Areas

If you are repaying a qualified distribution for the purchase or construction of a main home

in certain 2017 disaster areas, report the repayment on **2017** Form 8915B, Part IV. See the instructions for that form. You may need to file an amended 2017 Form 8915B. See the last paragraph of [Amending Form 8915B](#), earlier.

## 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.

## Worksheets

A blank Worksheet 2 follows. Worksheet 1 is reserved.

## Worksheet 1: Reserved.

## Worksheet 2.

|   | (a)<br>Total available distributions in 2018   | (X)<br>Qualified 2017 Disaster Distributions |           | (b)<br>Qualified 2017 disaster distributions<br>(Total for Hurricanes and Wildfires) |
|---|--|--|-----------|--|
|   |  | Hurricanes                                   | Wildfires |  |
| 1 | <ul style="list-style-type: none"> <li>If you did not file 2017 Form 8915B, enter -0- under both Hurricanes and Wildfires in column (X).</li> <li>If you filed 2017 Form 8915B and you only had one type (hurricane or wildfire) of qualified 2017 disaster distribution on that form, enter in column (X) for the appropriate disaster (hurricane or wildfire) the amount from your 2017 Form 8915B, line 4, column (b).</li> <li>If for your 2017 Form 8915B you were required to use <i>Worksheet 2</i> in the instructions, enter in column (X) the amounts from line 4 of column (X), in your <i>Worksheet 2</i> in the 2017 Form 8915B instructions. However, see <a href="#">Worksheet 2</a> for exceptions.</li> </ul> | N/A  |           |  |
| 2 | Distributions from retirement plans (other than IRAs) made in 2018   |  |           |  |
| 3 | Distributions from traditional, SEP, and SIMPLE IRAs made in 2018  |  |           |  |
| 4 | Distributions from Roth IRAs made in 2018  |  |           |  |
| 5 | Totals. Add lines 1 through 4 in each column. <b>Enter</b> on lines 1 through 5 in column (b) of your 2018 Form 8915B the amounts from lines 1 through 5 in column (b) of this worksheet.  |  |           |  |

| Worksheet 2: Scratch Sheet for Step 2<br>Is the sum of qualified hurricane distributions plus qualified wildfire distributions in the category more than the available distributions? |            |   |           |       |
|---|------------|---|-----------|-------|
|   | column (a) | Planned qualified 2017 disaster distributions |           |       |
|   |            | Hurricanes                                    | Wildfires | Total |
| Line 1  |            |   |           |       |
| Line 2  |            |   |           |       |
| Line 3  |            |   |           |       |
| Line 4  |            |   |           |       |
| Line 5. Total   |            |   |           |       |

| Worksheet 2: Scratch Sheet for Step 3<br>Do the total qualified hurricane distributions or qualified wildfire distributions exceed \$100,000? |            |   |           |       |
|---|------------|---|-----------|-------|
|   | column (a) | Planned qualified 2017 disaster distributions |           |       |
|   |            | Hurricanes                                    | Wildfires | Total |
| Line 1  |            |   |           |       |
| Line 2  |            |   |           |       |
| Line 3  |            |   |           |       |
| Line 4  |            |   |           |       |
| Line 5. Total   |            |   |           |       |