

# Instructions for Form 8915-F

(Rev. December 2025)



## Qualified Disaster Retirement Plan Distributions and Repayments

Section references are to the Internal Revenue Code unless otherwise noted.

### Future Developments

For the latest information about developments related to Form 8915-F and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915F](https://www.irs.gov/Form8915F).

### What's New

**Updated IRA naming convention.** Beginning in 2025, IRA references in these instructions follow a revised naming convention. Under this new convention, IRAs are generally categorized as either traditional IRAs or Roth IRAs. References to specific account types such as "SEP IRAs," "SIMPLE IRAs," "Roth SEP IRAs," and "Roth SIMPLE IRAs" are made only when a distinction is needed. The term "SEP IRA" may still be used when referring to both traditional and Roth SEP IRAs collectively.

As a result:

- References to traditional IRAs include traditional SEP IRAs and traditional SIMPLE IRAs, and
- References to Roth IRAs include Roth SEP IRAs and Roth SIMPLE IRAs.

For additional context, see the 2025 Instructions for Form 8606.

**New line 5a.** Form 8915-F (Rev. December 2025) includes a new line 5a. This line directs taxpayers to add the amounts from column (a) of lines 2, 3, and 4, and enter on line 5a the portion of that sum not attributable to qualified disaster distributions. See [Line 5a](#), later.

As a result of this change, the former line 5 is now designated as line 5b on the Form 8915-F (Rev. December 2025). The calculations in [Lines 2 through 5b in column \(b\)](#), formerly Lines 2 through 5 in column (b), have been accordingly adjusted.

### Reminders

**Fact sheet.** A fact sheet addressing frequently asked questions on qualified disaster distributions for 2021 and later disasters is available at [IRS.gov/secure20disasterfaq](https://www.irs.gov/secure20disasterfaq). On the fact sheet, qualified disaster distributions for 2021 and later disasters are referred to as "qualified disaster recovery distributions." [Qualified 2021 and later disaster distributions \(also known as qualified disaster recovery distributions\)](#) below explains the alternate names. The fact sheet is called Disaster relief frequently asked questions: Retirement plans and IRAs under the SECURE 2.0 Act of 2022.

**Qualified 2021 and later disaster distributions (also known as qualified disaster recovery distributions).**

As a result of section 331 of the SECURE 2.0 Act of 2022, enacted December 29, 2022, you are now eligible for the benefits of Form 8915-F if you were adversely affected by a qualified 2021 or later disaster and you received a distribution described in [Qualified Disaster Distribution Requirements](#) or [Qualified Distribution Requirements](#), later. Qualified disaster distributions (such as qualified 2021 disaster distributions, qualified 2022 disaster distributions, qualified 2023 disaster distributions, qualified 2024 disaster distributions, qualified 2025 disaster distributions, etc.) are also called qualified disaster recovery distributions.

**Dollar limit.** For qualified 2021 and later disasters, the dollar limit on Form 8915-F for retirement plan distributions is \$22,000 per disaster. It was \$100,000 but that was for qualified 2020 disasters.

**Determining the qualified disaster distribution period, in Part I, for a disaster.** See [Qualified disaster distribution period](#), later.

**Determining the qualified distribution repayment period, in Part IV, for a disaster.** See [Qualified Distribution Repayment Period](#), later.

**Determining the disaster's FEMA number and other information.** You can find a disaster's FEMA number, beginning date, and declaration date by going to [FEMA.gov/disaster/declarations](https://FEMA.gov/disaster/declarations). See [Qualified disaster area](#), later, for more information.

**Worksheet 1B.** Worksheet 1B is a tool to use in figuring amounts for lines 1a through 5b of Form 8915-F. See [Worksheet 1B](#), later, to determine whether you must use Worksheet 1B.

## General Instructions

### Helpful Hints

**Form 8915-F can be e-filed.** The IRS recommends electronic filing whenever possible. Form 8915-F can be completed electronically and e-filed with your tax return.

**Form 8915-F is a forever form.** Form 8915-F is a redesigned Form 8915. Additional alphabetical Forms 8915 (that is, Form 8915-G, Form 8915-H, etc.) will not be issued. The same Form 8915-F is used for distributions for qualified 2020 disasters (and qualified 2021 and later disasters) and for each year of reporting of income and repayments of those distributions. The boxes you check in items A and B will help us determine the exact year of the form you are filing, and the year of the qualified disasters, qualified disaster distributions, and qualified distributions you are reporting. Earlier Forms 8915 had a different alphabetical Form 8915 for each year of disasters and a different form for each year the alphabetical form existed. See [How Do I Distinguish My Form 8915-F and Its](#)

*Disasters From Other Forms 8915-F* and *When Should I Not Use a Form 8915-F*, later.



*The Instructions for Form 8915-F (Rev. January 2023) and the Instructions for Form 8915-F (Rev. February 2022) contain information, including examples, relevant to earlier tax years.*

**This year.** “This year” (as used on Form 8915-F and in these instructions) is the year of the form you check in item A of your Form 8915-F. For example, if you check 2025, “this year” is 2025.

## How Do I Distinguish My Form 8915-F and Its Disasters From Other Forms 8915-F?

**Name of form.** These instructions will use different names to refer to your Form 8915-F depending on the boxes you check in items A and B at the top of page 1 of your Form 8915-F. This does not mean you will be using a different version of the form. You will still use the current version of Form 8915-F. For example, if you checked the “2025” box in item A and the “2024” box in item B, your form will be referred to in these instructions and elsewhere as “2025 Form 8915-F (2024 disasters).” See [Names of disasters and distributions](#) next.

**Names of disasters and distributions.** Except when referring to them generally, these instructions will refer to the different qualified disasters and qualified disaster distributions by their specific names using the year(s) you checked in items A and B at the top of page 1 of your Form 8915-F. For example, if you checked “2025” in item B, your qualified disasters are referred to as “qualified 2025 disasters” and your qualified disaster distributions are referred to as “qualified 2025 disaster distributions.”

## Purpose of Form

If you were adversely affected by a qualified 2021 or later disaster, use Form 8915-F to report, as applicable:

- A qualified disaster distribution described in [Qualified disaster distribution requirements](#), later, that was made to you this year;
- A repayment of, or income from, a qualified disaster distribution reported in Part I of a Form 8915-F from this or an earlier year;
- Income in 2021 and later years from qualified 2020 and later disaster distributions; or
- A qualified distribution described in [Qualified 2021 and later disaster areas](#) under *Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas*, later, that you received this year.

If you were adversely affected by a qualified 2020 disaster, use Form 8915-F to report, as applicable:

- A qualified disaster distribution described in [Qualified disaster distribution requirements](#), later, that was made to you in 2021 (coronavirus-related distributions can't be made after December 30, 2020);
- A repayment of, or income from, a [qualified disaster distribution](#) (including a coronavirus-related distribution) in this year; or
- A qualified distribution described in [Qualified 2021 and later disaster areas](#) under *Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas*, later.

*Disaster Areas*, later, that you received on January 1, 2021, for the Washington (8593-DR-WA) disaster.

See [Amending Form 8915-F](#), later.

## Purpose of These Instructions

These instructions provide detailed information for use with your Form 8915-F. For your convenience, Parts I and II of [Appendix A, Which Lines Should I Use](#), later, provide, as well, the lines you should complete on your Form 8915-F for all tax years applicable to 2020 and later disasters.

## When Should I Not Use a Form 8915-F?

**Reporting coronavirus-related and other distributions for qualified 2020 disasters made or received in 2020.** This form replaces Form 8915-E for tax years beginning **after** 2020. Do **not** use a Form 8915-F to report, in Part I, qualified 2020 disaster distributions made in 2020 or, in Part IV, qualified distributions received in 2019 or 2020 for qualified 2020 disasters.



**CAUTION** You will still use 2020 Form 8915-E to report coronavirus-related and other qualified disaster distributions made in 2020 and to report qualified distributions received in 2020 for qualified 2020 disasters if the deadline for doing so has not expired.

**Qualified 2019 disasters.** Do **not** use Form 8915-F to report repayments or income from qualified disaster distributions for 2019 disasters. You will use Form 8915-D to report qualified 2019 disaster retirement plan distributions and repayments.

## Who Must File

File Form 8915-F for the year you checked in item A at the top of page 1 of the form if any of the following apply to you for that year for the disasters listed in items C and D.

- A qualified disaster distribution was made to you from an eligible retirement plan.
- You received a qualified distribution.
- A qualified disaster distribution was made to you in a prior year that you are including in income in equal amounts over 3 years and “this year” is a year within the 3-year period.
- You made a repayment of a qualified disaster distribution and the time for filing the Form 8915-F for that repayment has not expired.

## Which Lines Should I Complete?



If you e-file your return, the software you use may determine which lines you need. The IRS recommends electronic filing whenever possible.

Fill in your name and social security number at the top of page 1 of your Form 8915-F. As indicated earlier, complete items A and B, selecting the item A tax year and the item B disaster year. Also, complete items C and D, as applicable.

You might not need to enter amounts on each line of your Form 8915-F. Parts I and II of [Appendix A, Which Lines Should I Use](#), later, provide the lines you need to complete on Form 8915-F for each year relating to your disasters. The lines you use will depend on:

- Whether qualified disaster distributions were made to you,
- Whether you have received qualified distributions,
- Whether you are recognizing income from distributions, and
- Whether you are repaying distributions.

## When and Where To File

File your Form 8915-F with your Form 1040, 1040-SR, or 1040-NR for the year checked in item A at the top of page 1 of your Form 8915-F. For example, you will file your 2025 Form 8915-F (2024 disasters) with your 2025 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. To determine whether you need to amend your Form 8915-F, see [Amending Form 8915-F](#), later.

## What Is a Qualified Disaster Distribution?

The distributions that are qualified disaster distributions for tax years 2021 or later follow.

For 2021, qualified disaster distributions are:

- The qualified 2019 disaster distributions for the Puerto Rico Earthquakes (DR-4473-PR) reported on 2021 Form 8915-D,
- The qualified 2020 disaster distributions for qualified 2020 disasters reported on 2021 Form 8915-F (2020 disasters), and
- The qualified 2021 disaster distributions for qualified 2021 disasters reported on 2021 Form 8915-F (2021 disasters).

For 2022, qualified disaster distributions are:

- The qualified 2021 disaster distributions for qualified 2021 disasters reported on 2022 Form 8915-F (2021 disasters), or
- The qualified 2022 disaster distributions for qualified 2022 disasters reported on 2022 Form 8915-F (2022 disasters).

For 2023, qualified disaster distributions are:

- The qualified 2021 disaster distributions for qualified 2021 disasters reported on 2023 Form 8915-F (2021 disasters),
- The qualified 2022 disaster distributions for qualified 2022 disasters reported on 2023 Form 8915-F (2022 disasters), and
- The qualified 2023 disaster distributions for qualified 2023 disasters reported on 2023 Form 8915-F (2023 disasters).

Qualified disaster distributions for 2024 and later years are the distributions reported, like those for other years, in Part I of a Form 8915-F for the year because they meet the criteria in the next section. In all cases, the year checked in item B of your Form 8915-F is the year in which the disaster began. There are always qualified disaster distributions that can be made for a disaster in the year the disaster began and, for certain disasters, in the year or 2 after the disaster began.

## Qualified Disaster Distribution

### How Is a Qualified Disaster Distribution Taxed?

Generally, a qualified disaster distribution is included in your income in equal amounts over 3 years, beginning with the year in which the distribution was made. However, if you elect, you can include the entire distribution in your income in the year the distribution was made.

Any repayments made before you file your return, by the due date (including extensions), and no later than 3 years and 1 day after the distribution was received, reduce the amount of the distribution included in your income.

Also, qualified disaster distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from traditional SIMPLE and Roth SIMPLE IRAs) on early distributions.



*If a taxpayer who spread the income from a qualified disaster distribution over 3 years dies before the last tax year of that 3-year period, 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. Include the remainder in the line 13 and/or line 24 totals, as applicable, of the Form 8915-F for the year of their last tax return.*

### Qualified Disaster Distribution Requirements



*The Form 8915-F must be filed with the relevant original or amended return before the time for filing that return has expired.*



*A coronavirus-related distribution can't be made after 2020. See [Qualified disaster distribution period](#), later, to figure when your qualified disaster distribution can be made. Also, a distribution is **not** a qualified disaster distribution if it is listed in [Distributions that are not qualified disaster distributions](#), later. See [Limit](#), later, for the dollar limit on qualified disaster distributions.*

#### Qualified disaster distribution requirements.

Qualified disaster distributions must meet the following criteria. (Coronavirus-related distributions can't be made in 2021 or later years.) You must meet these requirements separately for each of your disasters that you are reporting in item C on Form 8915-F.

1. The distribution was made:
  - For 2020 disasters (other than the coronavirus), no later than June 24, 2021; or
  - For 2021 and later disasters, within the disaster's qualified disaster distribution period. See [Qualified disaster distribution period](#), later.
2. Your [main home](#) was located in a qualified disaster area at any time during the disaster period shown for that area. See [Main home](#), later. The qualified disaster area is the state, territory, or tribal government in which the disaster occurs.
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 disaster distribution, **regardless of** whether the distribution was made on account of a qualified disaster. Qualified disaster distributions are permitted **without regard to** your need or the actual amount of your economic loss. See [Eligible retirement plan](#), later, for the list of plans from which qualified disaster distributions can be made.

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

**Qualified disaster distribution period.** As a result of the SECURE 2.0 Act of 2022, enacted December 29, 2022, the period for making qualified disaster distributions for qualified disasters that begin after 2020 does not have a set ending date based on the year of the disaster, but must be separately calculated for each of your qualified disasters. The qualified disaster distribution period for a qualified disaster will begin on the date the disaster begins and will end 179 days after whichever of the following occurs the latest.

- Disaster beginning date.
- Disaster declaration date.
- December 29, 2022.

**All 2020 disasters.** For 2020 disasters, these instructions replace Form 8915-E for 2021 and later tax years. The distribution period for all qualified 2020 disasters (other than coronavirus-related distributions) ended on June 24, 2021. The distribution period for coronavirus-related distributions ended December 30, 2020.

**Major disasters declared on or before December 29, 2022.** If your disaster began in 2021 (or 2022 on or before December 29, 2022) and your disaster was declared as a major disaster on or before December 29, 2022, then the period for making qualified disaster distributions for that disaster ended on June 26, 2023. June 26, 2023, is exactly 179 days after December 29, 2022.

**Example.** Mosley was eligible for qualified 2022 disaster distributions for the following 2022 disaster. Disaster: Virginia Severe Winter Storm and Snowstorm disaster (DR-4644-VA) (beginning date January 2, 2022) (declaration date March 11, 2022). Qualified disaster distributions could be made through June 26, 2023, for that disaster.

**All other disasters, including some 2022 disasters.** For all other disasters (including 2022 disasters not described in *Major disasters declared on or before December 29, 2022*, earlier), the qualified disaster distribution period will end 179 days after the disaster beginning date or the disaster declaration date, whichever is later. If this section applies to your disaster, see [Appendix C, Last Day To Make Qualified Disaster](#)

[Distributions for Your Disaster](#), later, for the last date on which a qualified disaster distribution can be made for your disaster.

**Example 1.** Mosley was eligible for qualified 2022 disaster distributions for the Washington Severe Winter Storm, Straight-line Winds, Flooding, Landslides, and Mudslides disaster (DR-4682-WA) (beginning date November 3, 2022) (declaration date January 12, 2023). Qualified disaster distributions could be made for this disaster through July 10, 2023, even though this is a 2022 disaster. July 10, 2023, is exactly 179 days after January 12, 2023. See also [Appendix C](#), later.

**Example 2.** Alex was eligible for qualified 2022 disaster distributions for the Havasupai Tribe Flooding Event disaster (DR-4681) (beginning date October 1, 2022) (declaration date December 30, 2022). Qualified disaster distributions could be made for this disaster through June 27, 2023, even though this is a 2022 disaster. June 27, 2023, is exactly 179 days after December 30, 2022. See also [Appendix C](#), later.

**Example 3.** Sam was eligible for qualified 2023 disaster distributions for the Georgia Severe Weather disaster (DR-4685-GA) (beginning date January 12, 2023) (declaration date January 16, 2023). Qualified disaster distributions could be made for this disaster through July 14, 2023. July 14, 2023, is exactly 179 days after January 16, 2023. See also [Appendix C](#), later.

**Distributions that are not qualified disaster distributions.** The following distributions are **not** qualified disaster distributions.

- Corrective distributions of elective deferrals and employee contributions that are returned to the employee (together with the income allocable thereto) in order to comply with the section 415 limitations.
- Excess elective deferrals under section 402(g), excess contributions under section 401(k), and excess aggregate contributions under section 401(m).
- Loans that are treated as deemed distributions pursuant to section 72(p).
- Dividends paid on applicable employer securities under section 404(k).
- The cost of current life insurance protection.
- Prohibited allocations that are treated as deemed distributions pursuant to section 409(p).
- Distributions that are permissible withdrawals from an eligible automatic contribution arrangement within the meaning of section 414(w).
- Distributions of premiums for accident or health insurance under Regulations section 1.402(a)-1(e)(1)(i).

**Limit.** For each qualified **2020** disaster, the total of your qualified disaster distributions from all plans is limited to \$100,000. For each qualified **2021 or later** disaster, the total of your qualified disaster distributions from all plans is limited to \$22,000. You may allocate the amount among the plans by any reasonable method when determining the amounts in column (b) of lines 2, 3, and 4 **if all three** of the following apply.

1. You are **not** using Worksheet 1B.
2. You have distributions from more than one type of plan, such as a 401(k) plan and an IRA.

3. The total in column (a) line 5b of your Form 8915-F exceeds your total available qualified disaster distribution amount from line 1e of your Form 8915-F.

**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 box 1 of Form 1099-R.

**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.

**Qualified disaster area.** For qualified 2020 disasters, the list of qualified disaster areas is in Appendix B in the Instructions for Form 8915-F (Rev. February 2022). For qualified 2021 and later disasters, the qualified disaster area is the state, territory, or tribal government in which a qualified disaster, described next, occurred.

**Qualified disaster.** A qualified disaster is a disaster that the President has declared as a major disaster. It is also known as a federally declared major disaster. The FEMA numbers for these major disasters include the letters "DR" in capital letters. To determine whether the President has declared a disaster as a major disaster, go to [FEMA.gov/disaster/declarations](https://www.fema.gov/disaster/declarations). On that page, make the four selections below and then click the "Search and Filter Disasters" button. The Declared Disasters table in these instructions displays how that FEMA page appears.

1. In the "Declaration Date" box:
  - Under Year (Start), enter the year before your disaster began;
  - Under Year (End), enter a year that is 2 years after the year in which your disaster began, if available. Otherwise, enter the year after the disaster began.
2. In the "Declaration Type" box, select "Major Disaster Declaration."
3. In the "Incident Type" box, select "Any," or the type of disaster if you want to be more specific.
4. In the "State/Tribe" box, select or enter the state, territory, or tribal government in which your disaster occurred.

If your disaster is among the results for that search, place the FEMA number for your qualified disaster in item C on page 1 of your Form 8915-F, and in the table at the top of Part I and the table at the top of Part IV, as applicable. If your disaster is not among the results, your disaster is not a qualified disaster and you can't include that disaster on a Form 8915-F.

## Declared Disasters

### Disasters and Other Declarations

Declaration Date	
Year (Start)	Year (End)
-Any-	-Any-
TIP: Modify the start and end year(s) to broaden search.	
Declaration Type	Incident Type
-Any-	-Any-
▲	▲
▼	▼
State/Tribe	
-Choose some options-	
▲	▲
▼	▼
Search and Filter Disasters	

### The Additional Tax and Qualified Disaster Distributions

Qualified disaster distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from traditional SIMPLE and Roth SIMPLE IRAs) on early distributions and aren't required to be reported on Form 5329. However, the amount on line 7 of your Form 8915-F may be subject to the additional tax. See the Instructions for Form 5329 on how to figure the additional tax on your distributions.

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

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

Your repayment can't be made any earlier than the day after the date you received the qualified 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 this year's Form 8915-F any repayments you made before filing this year's return. Any repayments you made will reduce the amount of qualified disaster distributions reported on this year's return. Do not include

on this year's Form 8915-F any repayments you made later than the due date (including extensions) for filing this year's return. However, you may report those repayments on next year's return or carry the repayments back to an earlier year, as applicable. See [Carrybacks](#) under *Amending Form 8915-F*, later. As noted above, amounts paid later than 3 years and 1 day after you received the distribution can't be repayments.

**Example 1.** In 2022, Rudy made a qualified 2022 disaster distribution from their traditional IRA. Rudy did not check the box on line 22, choosing instead to spread the income from the distribution over 3 years (2022, 2023, and 2024). Rudy didn't repay any portion of the distribution until 2024 when Rudy made a repayment of that distribution before timely filing their 2023 return. Rudy includes those repayments on their 2023 Form 8915-F (2022 disasters). Those repayments reduced the amount of qualified 2022 disaster distributions reported on Rudy's return for 2023 and any excess may be carried back to 2022 on an amended 2022 Form 8915-F or forward to 2024.

**Example 2.** The facts are the same as in *Example 1*, except Rudy made the repayments in 2024, after the due date (including extensions) of Rudy's 2023 return. Rudy cannot include those repayments on their 2023 Form 8915-F (2022 disasters). The repayments will reduce the amount of Rudy's qualified 2022 disaster distributions made for 2024 and included in income on their 2024 return and any excess may be carried back on an amended 2022 or 2023 Form 8915-F to reduce income on their 2022 or 2023 return.

**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.
- An IRA.

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

1. Qualified 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.

## Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas

### How Is a Qualified Distribution Taxed?

A qualified distribution is included in your income in the year of the distribution. Any repayments made before you

timely file your return for that year (including extensions) reduce the amount of the distribution included in your income on that return. Repayments made during the qualified distribution repayment period for the disaster, but after the year of the distribution, can be carried back to reduce the income from the distribution. Unlike with qualified disaster distributions, the income can't be spread over 3 years and the repayment period is much shorter than 3 years. See [Qualified Distribution Repayment Period](#), later.

Also, qualified distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from traditional SIMPLE and Roth SIMPLE IRAs) on early distributions.

### Qualified Distribution Requirements



*The Form 8915-F must be filed with the relevant original or amended return before the time for filing that return has expired.*

**Qualified 2020 disaster areas.** The earliest tax year in item A on Form 8915-F is 2021. Qualified distributions for only one 2020 disaster can be made in 2021, the Alaska Severe Storm, Flooding, Landslides, and Mudslides (4585-DR-AK). To be a qualified distribution on 2021 Form 8915-F (2020 disasters) for the purchase or construction of a [main home](#) in a [qualified 2020 disaster area](#), the distribution must meet all of the following requirements.

1. The disaster was the Alaska Severe Storm, Flooding, Landslides, and Mudslides (4585-DR-AK). Leave 2021 Form 8915-F (2020 disasters), Part IV, blank if your only qualified 2020 disaster was any other 2020 disaster (including the coronavirus).
2. The distribution is a hardship distribution from a 401(k) plan, a hardship distribution from a tax-sheltered annuity contract, or a qualified first-time homebuyer distribution from an IRA.
3. The distribution was received on January 1, 2021.
4. The distribution was to be used to purchase or construct a [main home](#) in Alaska and the main home was not purchased or constructed because of the disaster. See [Main home](#), earlier. The disaster area is the state, territory, or tribal government in which the disaster occurs.

**Qualified 2021 and later disaster areas.** A qualified distribution for the purchase or construction of a [main home](#) in a [qualified 2021 or later disaster area](#) must meet all of the following requirements. See [Main home](#) and [Qualified disaster area](#), earlier.

1. For qualified 2021 disasters, the first day of the disaster can be no earlier than January 26, 2021. For disasters with beginning dates after 2021, there is no restriction on when the disaster must begin.
2. The distribution was a hardship distribution from a 401(k) plan, a hardship distribution from a tax-sheltered annuity contract, or a qualified first-time homebuyer distribution from an IRA.
3. The distribution was received no more than 180 days before the first day of the disaster and no later than 30 days after the last day of the disaster.

4. The distribution was to be used to purchase or construct a main home in the disaster's qualified disaster area and the main home must not have been purchased or constructed because of the disaster. See [Main home](#) and [Qualified disaster area](#), earlier.

## The Additional Tax and Qualified Distributions

Qualified distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from traditional SIMPLE and Roth SIMPLE IRAs) on early distributions and aren't required to be reported on Form 5329. However, the amount on line 32 of your Form 8915-F may be subject to the additional tax. See the Instructions for Form 5329 on how to figure the additional tax on your distributions.



*If the qualified distribution was received in 2020 for a 2021 disaster, see Amending Form 8915-F, later.*

## Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home

You can choose to repay your qualified distribution to an eligible retirement plan at any time during the qualified disaster repayment period for the disaster. See [Eligible retirement plan](#), earlier, and [Qualified Distribution Repayment Period](#) below. Amounts that are repaid during the qualified distribution repayment period for the disaster are treated as a trustee-to-trustee transfer and are not included in income. For purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

If the qualified distribution (or any portion thereof) is not repaid on or before the last day of the qualified distribution repayment period for the disaster, it may be taxable and may be subject to the additional 10% tax (or the additional 25% tax for certain traditional SIMPLE and Roth SIMPLE IRAs) on early distributions. See the Instructions for Form 5329 to figure any tax.

## Qualified Distribution Repayment Period

The last day of the repayment period for 2020 and later disasters is below.

**2020 disasters.** The repayment period for a qualified distribution for the Alaska Severe Storm, Flooding, Landslides, and Mudslides (4585-DR-AK) disaster to purchase or construct a main home in Alaska ended on June 25, 2021.

**2021 and later disasters.** As a result of the SECURE 2.0 Act of 2022, enacted December 29, 2022, the period for repaying a qualified distribution for a disaster that begins **after** 2020 does not have a set ending date, but must be calculated. The qualified distribution repayment period for each of those qualified disasters will begin on the date the disaster begins and will end 180 days after whichever of the following occurs the latest.

- Disaster beginning date.
- Disaster declaration date.
- December 29, 2022.

**Major disasters declared on or before December 29, 2022.** If your disaster began in 2021 or 2022 (on or

before December 29, 2022) and your disaster was declared as a major disaster on or before December 29, 2022, then the period for repaying qualified distributions for that disaster will end on June 27, 2023. June 27, 2023, is exactly 180 days after December 29, 2022.

**Example.** Taylor was eligible for qualified distributions for the Virginia Severe Winter Storm and Snowstorm (DR-4644-VA) disaster (beginning date January 2, 2022). Taylor made a qualified distribution on December 5, 2021. Taylor has until June 27, 2023, to repay the qualified distribution.

**All other 2021 and later disasters.** For all other disasters, the qualified distribution repayment period will end 180 days after the disaster beginning date or the disaster declaration date, whichever is later. If this section applies to your disaster, see [Appendix D, Last Day To Repay Your Part IV Qualified Distribution](#), later, for the last date on which you can repay a qualified distribution for your disaster.

**Example 1.** Mosley was eligible for qualified distributions for the Washington Severe Winter Storm, Straight-line Winds, Flooding, Landslides, and Mudslides (DR-4682-WA) disaster (beginning date November 3, 2022) (declaration date January 12, 2023). Qualified distributions can be repaid for this disaster through July 11, 2023, even though this is a 2022 disaster. July 11, 2023, is exactly 180 days after January 12, 2023. See [Appendix D](#), later.

**Example 2.** Alex was eligible for qualified distributions for the Havasupai Tribe Flooding Event (DR-4681) disaster (beginning date October 1, 2022) (declaration date December 30, 2022). Because qualified distributions can be repaid up to 180 days after the disaster began, qualified distributions can be repaid for this disaster through June 28, 2023, even though this is a 2022 disaster. June 28, 2023, is exactly 180 days after December 30, 2022. See [Appendix D](#), later.

**Example 3.** Sam was eligible for qualified distributions for the Georgia Severe Weather (DR-4685-GA) disaster (beginning date January 12, 2023) (declaration date January 16, 2023). Because qualified distributions can be repaid up to 180 days after the disaster began, qualified distributions can be repaid for this disaster through July 15, 2023. July 15, 2023, is exactly 180 days after January 16, 2023. See [Appendix D](#), later.

## Designating Qualified Distribution as Qualified Disaster Distribution

You may be able to designate a qualified distribution for a disaster as a qualified disaster distribution if all of the following apply.

1. The distribution (or any portion thereof) is not repaid on or before the last day of the qualified distribution repayment period for the disaster.
2. The distribution can otherwise be treated as a qualified disaster distribution. See [Qualified disaster distribution requirements](#), earlier.

## Amending Form 8915-F



*The Form 8915-F must be filed with the relevant original or amended return before the time for filing that return has expired.*

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 for a credit or refund 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.

**Qualified disaster distributions.** Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

Include on this year's Form 8915-F any timely repayments you made before filing this year's tax return. Do not include on that Form 8915-F any repayments you made later than the due date (including extensions) for filing that return.

If you make a timely repayment after timely filing this year's tax return but by the due date of that return (including extensions), include the repayment on an original or amended, as applicable, Form 8915-F for this year.

If you make a **timely** repayment after the due date of this year's return (including extensions) but before the due date of next year's return (including extensions), include the repayment on next year's Form 8915-F. However, you may file a Form 1040-X amending this year's or an earlier year's Form 8915-F or a 2020 Form 8915-E, as applicable.

**Example 1.** You received a coronavirus-related distribution in the amount of \$9,000 on November 19, 2020. You choose to spread the \$9,000 over 3 years (\$3,000 in income for 2020, 2021, and 2022). The distribution repayment period for this coronavirus-related distribution ends 3 years after the date the distribution was received on November 19, 2023. On November 6, 2023, you make a repayment of \$4,500. For 2023, all of the \$4,500 is an excess repayment. You carry back \$3,000 to 2022. The remaining excess repayment of \$1,500 (\$4,500 – \$3,000) can be carried back to 2021. Also, instead of carrying that portion of the excess repayment back to 2021, you can choose to carry it back to 2020.

**Example 2.** You received a qualified 2023 disaster distribution in the amount of \$18,000 in 2024. You elected to have the full income from the distribution recognized in 2024. On November 6, 2026, you make a repayment of \$9,000. The entire \$9,000 is carried back to 2024.

**Example 3.** You received a qualified 2025 disaster distribution in the amount of \$21,000 in December 2025. You choose to spread the \$21,000 over 3 years (\$7,000 in income for 2025, 2026, and 2027). On November 8, 2027, you make a repayment of \$10,000. For 2027, none of the qualified 2025 disaster distribution is included in income. The excess repayment of \$3,000 (\$10,000 – \$7,000) can be carried back to 2025 or 2026.

**Carrybacks.** Follow Step 1 and Step 2 below when carrying back amounts. These steps are followed by examples.

**Step 1. Determine the line(s) to use.** If the original distribution was not an IRA distribution and you are carrying an excess repayment back to:

- 2020, include the carried back amount on 2020 Form 8915-E, line 10; or
- 2021 or later, include the carried back amount on line 14 of the Form 8915-F back to which you are carrying the excess repayment.

If the original distribution was an IRA distribution and you are carrying an excess repayment back to:

- 2020, include the carried back amount on 2020 Form 8915-E, line 18; or
- 2021 or later, include the carried back amount on line 25 of the Form 8915-F back to which you are carrying the excess repayment.

**Step 2. Add this sentence.** Enter “\$\_\_\_\_\_ carryback from [enter here the year the excess carryback occurred] Form 8915-[E or F, as applicable]” on the dotted line to the left of the line on which you are including the carried back amount.

**Example 1.** On your 2020 Form 8915-E, you reported a coronavirus-related distribution of \$9,000 made to you from your traditional IRA on April 14, 2020. You spread the income over 3 years (\$3,000 in each of 2020, 2021, and 2022). You made no repayments of the distribution in 2020 or 2021. On March 14, 2023, you made a repayment of \$4,500. The entire \$4,500 is an excess repayment that can be carried back to 2020, 2021, or 2022. You carry back \$3,000 to 2022, reporting \$3,000 of the repayment on your 2022 Form 8915-F (2020 disasters), line 25. The excess repayment of \$1,500 can be carried back to 2021 and reported on your 2021 Form 8915-F (2020 disasters), line 25, or carried back to 2020 and reported on your 2020 Form 8915-E, line 18. On the dotted line to the left of your 2022 Form 8915-F (2020 disasters), line 25, you enter “\$3,000 excess repayment from 2023 Form 8915-F (2020 disasters).” On the dotted line to the left of your 2021 Form 8915-F (2020 disasters), line 25, or your 2020 Form 8915-E, line 18, whichever is applicable, you enter “\$1,500 excess repayment from 2023 Form 8915-F (2020 disasters).”

**Example 2.** You suffered economic losses in 2022 as the result of DR-4649-PR. Your main home was in Puerto Rico when that disaster occurred. You received a qualified 2022 disaster distribution from your traditional IRA in the amount of \$18,000 on April 29, 2022, spreading the income over 3 years (2022, 2023, and 2024). You filed your 2023 tax return on April 10, 2024. You made a repayment of \$15,000 on April 29, 2024. You report \$6,000 of the repayment on your 2024 Form 8915-F (2022 disasters). You report the excess repayment of \$9,000 as follows. You carry back \$6,000 to 2023 Form 8915-F (2022 disasters), line 25, and \$3,000 back to 2022 Form 8915-F (2022 disasters), line 25. On the dotted line to the left of line 25 of your:

- 2023 Form 8915-F (2022 disasters), you enter “\$6,000 excess repayment from 2024 Form 8915-F (2022 disasters)”; and
- 2022 Form 8915-F (2022 disasters), you enter “\$3,000 excess repayment from 2024 Form 8915-F (2022 disasters).”

**Example 3.** You suffered economic losses in 2022 as the result of DR-4649-PR. Your main home was in Puerto Rico when that disaster occurred. You received a qualified 2022 disaster distribution from your 401(k) plan in the amount of \$15,000 on April 29, 2023. On your 2023 Form 8915-F, you elected to recognize the income from the full \$15,000 in 2023, checking the check box on line 11 of that form. You filed your 2023 tax return on April 10, 2024. You made a repayment of \$11,000 on April 29, 2024. You report the full \$11,000 of the repayment on your 2024 Form 8915-F (2022 disasters). It is all excess repayment, as you have no income from the distribution for that year. You carry back the full \$11,000 to 2023 Form 8915-F (2022 disasters), line 14. On the dotted line to the left of 2023 Form 8915-F (2022 disasters), line 14, you enter "\$11,000 excess repayment from 2024 Form 8915-F (2022 disasters)."

**Qualified distributions for qualified 2021 and later disasters.** You may reduce the amount of a qualified distribution included in income for a qualified disaster by the amount of a repayment made during the qualified distribution repayment period. (See [Part IV](#), later, for details on qualified distributions for qualified 2021 and later disasters.)

**Qualified distributions received in 2020 for qualified 2021 disasters.** If, in 2020, you received a qualified distribution for a qualified 2021 disaster, you may reduce the amount of a qualified distribution included in income in 2020 by the amount of a repayment made before June 28, 2023. (See [Part IV](#), later, for details on 2020 qualified distributions for qualified 2021 disasters.) Because a qualified distribution can be received up to 180 days before the disaster began and repayments for that distribution can be made from the beginning date of the disaster and through June 27, 2023, you may have a qualified distribution received in 2020 for which you are making repayments in 2021, 2022, or 2023. If you have already filed your 2020 return on which you reported the distribution, you should file an amended 2020 return to report the repayment. On your amended return (Form 1040-X), you will enter "2020" as the calendar year (or the 2020 fiscal year) at the top of page 1 and enter, in parentheses in column B of line 1, the amount of the repayment. In the Explanation of Changes section, enter "The amount I reported on [2020 Form 1040, 1040-SR, or 1040-NR, line 4b, as applicable] is being reduced by a contribution made [MM/DD/2021, 2022, or 2023] to an eligible retirement plan in repayment of a qualified distribution made [MM/DD/2020] under section 331(b) of the SECURE 2.0 Act of 2022. The disaster was the [name of the qualified 2021 disaster from [FEMA.gov/disaster/declarations](#)]." Use the full name of the disaster. Include the state, territory, or tribal government and the FEMA DR number from [FEMA.gov/disaster/declarations](#).

**Example.** You received a distribution from a traditional IRA on December 14, 2020, to construct a home in the Mississippi Severe Winter Storms (DR-4598-MS) disaster area which you did not construct because of that disaster. The disaster began February 11, 2021. A qualified distribution can be received up to 180 days before the disaster began, making the December 14, 2020, distribution a qualified distribution. Repayments for that

distribution can be made from the beginning date of the disaster, February 11, 2021, and up to June 27, 2023. On April 14, 2023, you made a contribution that qualifies as a repayment of the distribution. You have already filed your 2020 return, a Form 1040. You will need to file a Form 1040-X for 2020 to claim the repayment. On your Form 1040-X, you enter "2020" on the line for the calendar year at the top of page 1 because you are a calendar year filer and, in parentheses in column B of line 1, you enter the amount of the repayment. In the Explanation of Changes section of your amended return, enter "The amount I reported on 2020 Form 1040, line 4b, is being reduced by a contribution made 04/14/2023 to an eligible retirement plan in repayment of a qualified distribution made 12/14/2020 under section 331(b) of the SECURE 2.0 Act of 2022. The disaster was the Mississippi Severe Winter Storms (DR-4598-MS) disaster."

**Other qualified distributions received for qualified 2021 disasters and qualified distributions received for qualified 2022 and later disasters.** Because a qualified distribution can be received up to 180 days before the disaster began, you may have a qualified distribution received in the year before the disaster began. If that happens, you will use a Form 8915-F on which the year in which the tax year of the qualified distribution was made is checked in item A, and the year in which the disaster began is checked in item B. If you need to report repayments of the distribution, you will not need to follow the special steps in [Qualified distributions received in 2020 for qualified 2021 disasters](#), earlier, to file an amended return. However, you will need to make the repayments during the qualified distribution repayment period for the disaster. See [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier.

**Form 1040-NR.** If you are amending a Form 1040-NR, see the Instructions for Form 1040-X for which portions of Form 1040-X you will need to complete.

## Specific Instructions

**Married filers.** If both you and your spouse are required to file Form 8915-F, file a separate Form 8915-F for each of you. If you and your spouse are both filing Forms 8915-F, the \$22,000 limit on qualified 2021 and later disaster distributions and the elections on lines 11 and 22 to include all qualified disaster distributions in income (and not spread them over 3 years) are determined separately for each spouse. Similarly, if you and your spouse are both filing Forms 8915-F, the \$100,000 limit on qualified 2020 disaster distributions made in 2021 and the elections on lines 11 and 22 to include all those qualified disaster distributions in income in the year of the distribution (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 the Form 8915-F.

**Attach your completed worksheets.** There are a total of six applicable worksheets in these instructions. Blank worksheets are in [Appendix B, Worksheets](#) at the end of these instructions.

- Worksheet 1A-1 in Part I.
- Worksheet 1B in Part I.
- Worksheet 2 in Part II.
- Worksheet 3 in Part II.
- Worksheet 4 in Part III.
- Worksheet 5 in Part III.

Complete each worksheet on the last pages of these instructions that you use in determining amounts on your Form 8915-F. In the spaces provided at the top of each worksheet you complete, be sure to enter your name and SSN as they appear on your Form 8915-F. Attach your completed worksheet(s) to the back of your Form 8915-F.

## Required General Information

**Item A.** Check the box that describes the tax year of the return to which you will be attaching your Form 8915-F. You can only check one box in item A. If the tax year of the return to which you are attaching your Form 8915-F is 2025, check “2025” in item A on your Form 8915-F.

**Item B.** Check the box that describes the calendar year in which the disaster(s) for which you are reporting distributions on your Form 8915-F **began**. You can only check one box in item B. The disasters for which you are reporting distributions, repayments, and/or income on your Form 8915-F must have all started in the same calendar year. If the disasters all started in 2025, check the box for “2025” in item B of your Form 8915-F.

**This year's Forms 8915-F have the same year in item A and different years in item B.** When you aggregate your disasters by year for this year's tax return, do you have the same date checked in item A on page 1 of this year's Forms 8915-F but different dates checked in item B on page 1 of this year's Forms 8915-F? If so, you will need to file a separate Form 8915-F this year for each Form 8915-F with a different year checked in item B. See [Example 2](#) under *Examples for lines 1a through 1e*, later.

**Item C.** Enter the FEMA DR number from the Major Disaster Declaration at [FEMA.gov/disaster/declarations](https://FEMA.gov/disaster/declarations). See [Qualified disaster](#), earlier, for details. For example, for the 2023 Kansas Severe Storms, Straight-line Winds, Tornadoes, and Flooding disaster, you would enter DR-4747-KS.



*Do not enter the coronavirus in item C.*

**Item D.** Check the box in item D if the coronavirus is a disaster you are reporting on your Form 8915-F.

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

**Coronavirus-related distributions.** You can only report qualified disaster distributions for disasters listed in item C. Coronavirus-related distributions can't be made after December 30, 2020.

**Part I disasters.** List in the table at the top of Part I all the qualified disasters in item C for which qualified disaster distributions have been made to you this year. Only those disasters and those distributions can be considered in Part I.

**List of disasters.** If you are reporting no more than two disasters, list the FEMA number, the disaster declaration date, and the disaster beginning date for each disaster in the spaces provided under the Part I header. If you have more than two disasters, attach to the back of your Form 8915-F a statement with your name and SSN, and, for each disaster, the FEMA number, the disaster declaration date, and the disaster beginning date.



*If you are using Worksheet 1B, leave lines 1a through 1e blank and complete lines 2 through 5b as that worksheet directs. See [Worksheet 1B](#), later.*

**Lines 1a through 1d.** You may not need to complete lines 1a through 1d. See Form 8915-F, line 1; also see *When to leave lines 1a through 1d blank* next.

**When to leave lines 1a through 1d blank.** Leave lines 1a through 1d blank on:

- Your 2021 Form 8915-F (2020 disasters) if either you didn't file 2020 Form 8915-E or the only disaster you reported on 2020 Form 8915-E was the coronavirus;
- This year's Form 8915-F if you listed only one 2021 or later disaster in the table at the top of Part I and a prior year's Form 8915-F doesn't list that disaster in item C;
- This year's Form 8915-F if you have listed 2021 or later disasters in the table at the top of Part I and no prior year's Form 8915-F lists any of those disasters in item C, for example, when you have checked the same year in item A and item B; or
- This year's Form 8915-F if you are using Worksheet 1B.

Otherwise, enter amounts on lines 1a through 1d as indicated later.

**Example.** You have checked 2023 in item A and item B of your Form 8915-F. You have listed only two disasters, both starting in 2023, Florida Severe Storms, Tornadoes, and Flooding (DR-4709-FL) and Florida Hurricane Idalia (DR-4734-FL), as your disasters in item C. You will leave lines 1a through 1d blank.

**Line 1a.** If you are required to complete line 1a, complete line 1a as follows.

- For 2020 disasters, multiply \$100,000 by the disasters reported on your 2020 Form 8915-E that you are reporting in the table at the top of Part I on your 2021 Form 8915-F (2020 disasters). Enter that product on line 1a.
- For 2021 and later disasters:

—If you only list one disaster in the table at the top of Part I on this year's Form 8915-F and that disaster was also reported in item C of a prior year's Form 8915-F, enter, on line 1a, \$22,000; or

—If you list more than one disaster in the table at the top of Part I and all of your distributions for this year occurred within the qualified disaster distribution period (see [Qualified disaster distribution period](#), earlier) for each of the disasters listed in the table at the top of Part I, enter, on line 1a, \$22,000 times the number of disasters you entered both in the table at the top of Part I and in item C on a prior year's Form 8915-F.

**Line 1b.** If you are required to complete line 1b, complete line 1b as follows.

- For 2020 disasters, enter on line 1b the amount in column (c) of 2020 Form 8915-E, line 4, if you completed that line (otherwise from the amount in column (b) of 2020 Form 8915-E, line 4) that reflects the distributions for the disasters you reported on 2020 Form 8915-E that you are now reporting in the table at the top of Part I of your 2021 Form 8915-F (2020 disasters). If you used Worksheet 2 in your 2020 Instructions for Form 8915-E, the amount for line 1b is figured by adding together the amounts in column (X) of line 4 of that worksheet for the disasters you reported on 2020 Form 8915-E that you are reporting in item C of your 2021 Form 8915-F (2020 disasters).
- For 2021 and later disasters, enter on line 1b the amount of the total qualified disaster distributions made to you in the prior year(s) for all disasters in the table at the top of Part I.

**Line 1d.** If you are required to complete line 1d, complete line 1d as follows.

- Count the disasters reported in the table at the top of Part I on your 2021 Form 8915-F (2020 disasters) that were not reported on your 2020 Form 8915-E. Enter, on line 1d, the product of that number and \$100,000.
- For 2021 and later disasters, count the disasters reported in the table at the top of Part I of this year's Form 8915-F that were not reported on an earlier Form 8915-F. Enter, on line 1d, the product of that number and \$22,000.

**Line 1e.** Complete line 1e as follows.

- If you have been instructed above to leave lines 1a through 1d blank, enter on line 1e the product of \$22,000 (\$100,000 if you checked 2020 in item B on Form 8915-F) times the number of disasters you reported in the table at the top of Part I of this year's Form 8915-F.
- Otherwise, enter the sum of lines 1c and 1d on line 1e.

#### Examples for lines 1a through 1e.

**Example 1.** You had an economic loss as the result of Remnants of Tropical Storm Fred (DR-4625-NY) (beginning August 18, 2021). Qualified disaster distributions can be made through June 26, 2023, for that disaster. In May of 2023, qualified disaster distributions were made to you totalling \$9,000 that you report on a 2023 Form 8915-F (2021 disasters) (a Form 8915-F on which you checked 2023 in item A and 2021 in item B). Earlier, in January of 2022, qualified disaster distributions were made to you totalling \$10,000 that you report on a 2022 Form 8915-F (2021 disasters). On line 1a of your 2023 Form 8915-F (2021 disasters), you enter \$22,000. On line 1b, you enter \$10,000. On line 1c, you enter \$12,000 (\$22,000 minus \$10,000). On line 1d, you enter -0- and, on line 1e, you enter \$12,000.

**Example 2.** You had an economic loss as the result of Remnants of Tropical Storm Fred (DR-4625-NY) (beginning August 18, 2021; declaration date October 8, 2021) and Severe Winter Storm and Snowstorm (DR-4694-NY) (beginning December 23, 2022; declaration date March 15, 2023). Qualified disaster distributions can be made from August 18, 2021, through June 26, 2023, for the first disaster and December 23, 2022, through September 10, 2023, for the second disaster. You had an economic loss as the result of each of these disasters. In April of 2023 and May of 2023, an \$8,000 and a \$21,000 qualified disaster distribution were

made to you, respectively. The distributions both occurred within the qualified disaster distribution period of each disaster and, therefore, could be qualified disaster distributions of either disaster. Earlier, in January of 2022, qualified disaster distributions were made to you totalling \$10,000 that you report on a 2022 Form 8915-F (2021 disasters). You had listed one disaster, the Remnants of Tropical Storm Fred, as the disaster in the table at the top of Part I of your 2022 form. You complete two 2023 Forms 8915-F. On the first (a 2023 Form 8915-F (2021 disasters)), you checked "2023" in item A and "2021" in item B for the 2021 qualified disaster. On the second (a 2023 Form 8915-F (2022 disasters)), you checked "2023" in item A and "2022" in item B. On line 1a of your 2023 Form 8915-F (2021 disasters), you enter \$22,000 for DR-4625-NY. On line 1b, you enter \$10,000. On line 1c, you enter \$12,000 (\$22,000 minus \$10,000). On line 1d, you enter zero. On line 1e, you enter \$12,000. On your 2023 Form 8915-F (2022 disasters), you skip lines 1a through 1d. On line 1e of that form, you enter \$22,000 for DR-4625-NY. Adjustments made on lines 2 through 5 of each 2023 Form 8915-F show you how much you have in qualified disaster distributions on each form.

**Example 3.** You had an economic loss as the result of Remnants of Tropical Storm Fred (DR-4625-NY) (beginning August 18, 2021). Qualified disaster distributions can be made through June 26, 2023, for that disaster. In May of 2023, qualified disaster distributions were made to you totalling \$9,000 that you report on a 2023 Form 8915-F (2021 disasters) listing the Remnants of Tropical Storm Fred as your only disaster in the table at the top of Part I. Earlier, in September of 2021, qualified disaster distributions were made to you totalling \$10,000 that you report on a 2021 Form 8915-F (2021 disasters), again listing the Remnants of Tropical Storm Fred as your only disaster in the table at the top of Part I. On line 1a of your 2023 Form 8915-F (2021 disasters), you enter \$22,000. On line 1b, you enter \$10,000. On line 1c, you enter \$12,000 (\$22,000 minus \$10,000). On line 1d, you enter -0- and, on line 1e, you enter \$12,000.

**Example 4.** You've only had an economic loss as the result of one qualified disaster, Remnants of Tropical Storm Fred (DR-4625-NY) (beginning August 18, 2021). Qualified disaster distributions can be made through June 26, 2023, for that disaster. In May of 2023, qualified disaster distributions were made to you totalling \$9,000 that you report on a 2023 Form 8915-F (2021 disasters). You also made qualified disaster distributions in 2021 and 2022 for this disaster. The qualified disaster distributions made to you for 2021 and 2022 for \$5,000 and \$2,000 are on line 6 of your 2021 Form 8915-F (2021 disasters) and 2022 Form 8915-F (2021 disasters), respectively. On line 1a of your 2023 Form 8915-F (2021 disasters), you enter \$22,000. On line 1b, you enter \$7,000 (\$5,000 + \$2,000). On line 1c, you enter \$15,000 (\$22,000 minus \$7,000). On line 1d, you enter -0- and, on line 1e, you enter \$15,000.

**Column (a).** Your available distributions for this year are the distributions you received for a retirement plan (including an IRA).



**Section 601 of the SECURE 2.0 Act of 2022 allows for the creation of Roth accounts for SEP IRAs and SIMPLE IRAs beginning January 1, 2023. Beginning with Form 8915-F (Rev. December 2025), line 3 states that the term “traditional IRAs” includes SEP IRAs and SIMPLE IRAs, and line 4 states that the term “Roth IRAs” includes Roth SEP IRAs and Roth SIMPLE IRAs.**

**Lines 2 through 4 in 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 box 1 of Form 1099-R. Enter the amounts from box 1 of all your Forms 1099-R on lines 2 through 4 in column (a), as applicable.

**Line 5a.** Add together the amounts you have entered on lines 2 through 4 in column (a). Enter in column (a) on line 5a, the portion of the amount from that sum that is not from qualified disaster distributions.

**Column (b).** The disasters in item C that are relevant to column (b) and to all of Part I are only the disasters you listed in the table at the top of Part I.

**TIP** *Section 601 of the SECURE 2.0 Act of 2022 allows for the creation of Roth accounts for SEP IRAs and SIMPLE IRAs beginning January 1, 2023. Beginning with Form 8915-F (Rev. December 2025), line 3 states that the term “traditional IRAs” includes SEP IRAs and SIMPLE IRAs, and line 4 states that the term “Roth IRAs” includes Roth SEP IRAs and Roth SIMPLE IRAs.*

**Lines 2 through 5b in column (b).** If you are using Worksheet 1B, follow the instructions for the worksheet when completing these lines. See [Worksheet 1B](#), later, to determine if you must use Worksheet 1B and for the instructions for Worksheet 1B. If you complete Worksheet 1B, attach your completed Worksheet 1B to the back of your Form 8915-F.

The amounts entered on lines 2 through 4 and line 5b in column (b) depend on whether the amount on line 5b in column (a) is more than the amount on line 1e. The amount in column (a) of line 5a is the sum of lines 2 through 4 in column (a) reduced by the total distributions from lines 2 through 4 in column (a) that **aren't** qualified disaster distributions.

- If the amount on line 5b in column (a) is equal to or less than the amount on line 1e, enter the amounts on lines 2 through 4 and line 5b in column (a) on lines 2 through 4 and line 5b in column (b).
- If the amount on line 5b in column (a) is more than the amount on line 1e, enter on lines 2 through 4 in column (b) the amounts on line 5b in column (a) adjusted by any reasonable means so that their sum on line 5b in column (b) equals the amount on line 1e.

## Are You Claiming Qualified Disaster Distributions on Part I of More Than One Form 8915 for This Year?



*This section does not apply to you unless you are completing Part I of Forms 8915-F having the same date checked in item A but different dates checked in item B, or you are completing Part I of both a 2021 Form 8915-D and a 2021 Form 8915-F.*

Have you completed Part I of more than one Form 8915-F for this year? For example, you are completing a 2023 Form 8915-F (2023 disasters) and a 2023 Form 8915-F (2022 disasters). The forms should be completed starting with the Form 8915-F for the oldest disasters and ending with the Form 8915-F for the most recent disasters. Your available distributions for Part I of your second Form 8915-F for this year are the distributions left after completing Part I of the first Form 8915-F. If you are filing three Forms 8915-F for this year, which could possibly happen in 2023, your available distributions for your third Form 8915-F for this year are the distributions left after completing Part I of the first two Forms 8915-F. See [Line 7](#), later, for the amount to place on line 7 of your first Form 8915-F (or your first and second Forms 8915-F if you are filing three Forms 8915-F for this year).

Are you completing Part I of both a 2021 Form 8915-D and a 2021 Form 8915-F? If so, complete your forms in this order. First, complete 2021 Form 8915-D. Your available distributions for your 2021 Form 8915-F (2020 disasters) are the distributions left after completing Part I of 2021 Form 8915-D. See [Line 7](#), later, for the amount to place on line 7 of your 2021 Form 8915-F.

See the Filled-in Worksheet 1A-1 example below for guidance. A blank Worksheet 1A-1 is at the end of the instructions under [Appendix B, Worksheets](#).



*If you complete Worksheet 1A-1, attach your completed Worksheet 1A-1 to the back of your Form 8915-F.*

**Example 1A-1.** You suffered an economic loss as the result of Maine Severe Storm and Flooding (DR-4696-ME) (beginning date December 23, 2022; declaration date March 22, 2023) and Maine Severe Storm and Flooding (DR-4719-ME) (beginning date April 30, 2023; declaration date July 6, 2023). Your main home was in Maine during the disaster period for each disaster. Qualified disaster distributions can be made from December 23, 2022, through September 17, 2023, for the first disaster and April 30, 2023, through January 1, 2024, for the second disaster. No distributions were made until May 9, 2023, when a \$40,000 qualified disaster distribution from your traditional IRA was made to you. The distribution occurred within the qualified disaster distribution period of each disaster and, therefore, could be a qualified disaster distribution of either disaster. You are completing 2023 Form 8915-F (2022 disasters) and 2023 Form 8915-F (2023 disasters). You complete your Form 8915-F reporting the older disaster first on 2023 Form 8915-F (2022 disasters). You report \$22,000 from the distribution as a qualified 2022 disaster distribution on 2023 Form 8915-F (2022 disasters). You report the remaining \$18,000 from the distribution as qualified 2023 disaster

## Filled-in Worksheet 1A-1. Example 1A-1 for column (a).

	First Form 8915-F	(a) Total distributions in this year	(b) Qualified disaster distributions	(c) Allocation of column (b)
2	Distributions from retirement plans (other than IRAs) made this year.	-0-	-0-	-0-
3	Distributions from traditional IRAs made this year.	\$40,000	\$22,000	-0-
4	Distributions from Roth IRAs made this year.	-0-	-0-	-0-

	Second Form 8915-F	(a) Available distributions for this year
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.	-0-
3	Enter, in column (a), distributions from traditional IRAs made this year.	\$18,000
4	Enter, in column (a), distributions from Roth IRAs made this year.	-0-

distributions in the 2023 Form 8915-F (2023 disasters) portion of your Filled-in Worksheet 1A-1 for Example 1A-1. On lines 2 through 4 of column (a) in Part I of your 2023 Form 8915-F (2022 disasters), you enter the amounts shown in column (a) of lines 2 through 4 of 2023 Form 8915-F (2022 disasters) from your Filled-in Worksheet 1A-1 for Example 1A-1. Because the \$18,000 is being used on 2023 Form 8915-F (2023 disasters), it should not be counted on line 7 of your 2023 Form 8915-F (2022 disasters) in determining the taxable amount of distributions on that form.

**TIP** *The numbers on the left border of the Filled-in Worksheet are line numbers that correspond to the lines on the indicated forms.*

## Worksheet 1B

**CAUTION** *If you complete Worksheet 1B, attach your completed Worksheet 1B to the back of your Form 8915-F.*

**TIP** *If you use Worksheet 1B, you will leave lines 1a through 1e of this year's Form 8915-F blank, but you will fill in the amounts for lines 2 through 5a in column (a) and for line 5b in column (b) on that form. Section 601 of the SECURE 2.0 Act of 2022 allows for the creation of Roth accounts for SEP IRAs and SIMPLE IRAs beginning January 1, 2023. Beginning with Form 8915-F (Rev. December 2025), line 3 states that the term "traditional IRAs" includes SEP IRAs and SIMPLE IRAs, and line 4 states that the term "Roth IRAs" includes Roth SEP IRAs and Roth SIMPLE IRAs.*

You can choose to use Worksheet 1B if your qualified disasters began in 2021 or later years. However, you must use Worksheet 1B to determine the amounts to place on lines 1 through 5b of this year's Form 8915-F if your qualified disasters began in 2021 or later years unless:

- You listed only one disaster in the table at the top of Part I; or

- All of the distributions for this year occurred within the qualified disaster distribution period (see *Qualified disaster distribution period*, earlier) for each of the disasters listed in the table at the top of Part I. Line 1a of Form 8915-F provides the instructions for those situations.

In column (a) of Worksheet 1B, enter your available distributions for this year for lines 2 through 4 from this year's Form 8915-F. In column (X) of Worksheet 1B, start by entering the amounts you are planning to claim as qualified disaster distributions for each disaster listed in the table at the top of Part I on this year's Form 8915-F. A distribution will not be a qualified disaster distribution for this year unless the distribution is made within the qualified disaster distribution period for a disaster listed in the table at the top of Part I. Enter this year's distributions for each qualified disaster, from the table at the top of Part I, in a separate column. Your total qualified disaster distributions for each disaster can't exceed \$22,000. For simplicity, apply your distributions in \$22,000 amounts as available to each available disaster, beginning with the disaster with the earliest ending date for qualified disaster distributions. Examples 1 through 3, later, provide guidance. A blank Worksheet 1B is in *Appendix B, Worksheets* at the end of the instructions.

**Example 1.** You were eligible for qualified 2023 disaster distributions for the following disasters. Disaster 1: Maine Severe Storm and Flooding (DR-4719-ME) (beginning date April 30, 2023; declaration date July 6, 2023). Disaster 2: Maine Severe Storm and Flooding (DR-4737-ME) (beginning date June 26, 2023; declaration date September 6, 2023). Your main home was in Maine during the disaster period for each disaster. Qualified disaster distributions can be made from April 30, 2023, through January 1, 2024, for Disaster 1 and June 26, 2023, to March 3, 2024, for Disaster 2. In 2023, you received a traditional IRA distribution of \$30,000. The distribution was made on September 8. You had no other distribution for 2023. You complete Worksheet 1B. You apply the distributions up to the \$22,000 limit against each available disaster. You apply \$22,000 of the September 8

distribution to Disaster 1 and \$8,000 of the September distribution to Disaster 2. In column (b) of lines 2 through 5 of your 2023 Form 8915-F (2023 disasters), you enter the amounts from column (b) of lines 2 through 5 of your filled-in Worksheet 1B. See the Filled-in Worksheet 1B for Example 1.

**Example 2.** You have the same disasters as in Example 1. You are filing 2023 Form 8915-F (2023 disasters). In 2023, two traditional IRA distributions were made to you: one on May 1 for \$30,000 and one on September 17 for \$14,000. You had no other distributions in 2023. You complete Worksheet 1B. You apply the distribution up to the \$22,000 limit against each available disaster. You apply \$22,000 of the May distribution to Disaster 1 and the entire \$14,000 of the September distribution to Disaster 2. You can't apply any of the May distribution to Disaster 2, as it was not made during the qualified disaster distribution period for that disaster. In column (b) of lines 2 through 5 of your 2023 Form 8915-F (2023 disasters), you enter the amounts from column (b) of lines 2 through 5 of your filled-in Worksheet 1B. See the Filled-in Worksheet 1B for Example 2.

**Example 3.** You were eligible for qualified 2023 disaster distributions for the following disasters. Disaster 1: Puerto Rico Severe Storm, Flooding, and Landslides (DR-4649-PR) (beginning date February 4, 2022; declaration date March 29, 2022). Disaster 2: Puerto Rico Hurricane Fiona (DR-4671-PR) (beginning date September 17, 2022; declaration date September 21, 2022). Your main home was in Puerto Rico during the disaster period for each disaster. Qualified disaster distributions can be made from February 4, 2022, through June 26, 2023, for Disaster 1 and September 17, 2022, through June 26, 2023, for Disaster 2. You had a \$20,000 qualified 2022 disaster distribution from your 2022 Form 8915-F (2022 disasters) for Disaster 1. No other distributions were made until May 9, 2023, when a \$40,000 qualified disaster distribution from your traditional IRA was made to you. The 2023 distribution occurred within the qualified disaster distribution period of each disaster and, therefore, could be a qualified disaster distribution of either disaster. You complete Worksheet 1B. You apply the distributions up to the \$22,000 limit against each available disaster. You apply \$2,000 of the May 9, 2023, distribution to Disaster 1, as \$20,000 of the \$22,000 limit was used in 2022. You apply \$22,000 of the May 9, 2023, distribution to Disaster 2. In column (b) of lines 2 through 5 of your 2023 Form 8915-F (2023 disasters), you enter the amounts from column (b) of lines 2 through 5 of your filled-in Worksheet 1B. See the Filled-in Worksheet 1B for Example 3.

**Example 1 for Worksheet 1B: Use if you are directed on line 1a of your Form 8915-F to use Worksheet 1B or if you choose to use Worksheet 1B.**

Worksheet 1B for Form 8915-F	(a) Total available distributions in <sup>1</sup>	(X) Qualified <u>2023<sup>2</sup></u> disaster distributions made in <u>2023<sup>1</sup></u>				(b) Qualified 2023 <sup>2</sup> disaster distributions made in 2023 <sup>1</sup>  (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
		DR-4719-ME <sup>3</sup>	DR-4737-ME <sup>3</sup>	_____3	_____3	
		04/30/2023 <sup>4</sup>	06/26/2023 <sup>4</sup>	_____4	_____4	
1 You do not need to use Worksheet 1B if you checked "2020" in item B of this year's Form 8915-F.						
• If you checked the same year in both item A and item B on this year's Form 8915-F, enter -0- for each listed Disaster in column (X).						
• If you did not enter in item C of a prior year's Form 8915-F any of the disasters listed in the table at the top of Part I of this year's Form 8915-F, enter -0- for each listed Disaster in column (X).						
• If you only entered one disaster in the table at the top of Part I of this year's Form 8915-F and that was the only disaster you listed in item C of the prior year's Form 8915-F, enter the amount from line 6 of the prior year's Form 8915-F.						
• For each Disaster listed in the table at the top of Part I of this year's Form 8915-F that was not listed in item C on a Form 8915-F for a prior year, enter -0- in column (X).						
• If you listed two or more disasters in the table at the top of Part I of this year's Form 8915-F and you filed a Form 8915-F for a prior year on which you listed in item C some or all of those disasters, enter in column (X) the amounts from line 5 in column (X) of the prior year's Worksheet 1B. If you did not use Worksheet 1B in that prior year, allocate the amount from line 6 of that prior year's Form 8915-F among the Disasters on line 1 of this worksheet using any reasonable method, except if all of the disasters listed on the prior year's Form 8915-F are not listed on this year's table at the top of Part I. In the latter case, allocate the amount on line 6 of that prior year's Form 8915-F first to the disasters not listed in the table at the top of Part I of this year's Form 8915-F, and allocate any remaining amount among the Disasters on line 1 of this Worksheet 1B using any reasonable method.						
<b>Note:</b> If the amount on line 1 of this worksheet is \$22,000 or more for a disaster, you cannot have qualified disaster distributions in this year for that disaster. Remove that disaster from the list at the top of Part I on page 1 of this year's Form 8915-F and exclude it from your calculations for Part I of this year's Form 8915-F.		-0-	-0-			-0-
2 Distributions from retirement plans (other than IRAs)		-0-	-0-			-0-
3 Distributions from traditional IRAs	\$30,000 09/08/23	\$22,000	\$8,000			\$30,000
4 Distributions from Roth IRAs		-0-	-0-			-0-
5 Totals. Add lines 2 through 4.	\$30,000	\$22,000	\$8,000			\$30,000

<sup>1</sup> Enter year checked in item A.

<sup>2</sup> Enter year checked in item B.

<sup>3</sup> Enter the disaster's FEMA number.

<sup>4</sup> Enter the date the distribution period for the disaster begins.

<sup>5</sup> Enter the date the distribution period for the disaster ends.

**Example 2 for Worksheet 1B: Use if you are directed on line 1a of your Form 8915-F to use Worksheet 1B or if you choose to use Worksheet 1B.**

Worksheet 1B for Form 8915-F	(a) Total available distributions in <sup>1</sup>	(X) Qualified <u>2023<sup>2</sup></u> disaster distributions made in <u>2023<sup>1</sup></u>				(b) Qualified 2023 <sup>2</sup> disaster distributions made in 2023 <sup>1</sup> (Total for all disasters)	
		Disaster 1	Disaster 2	Disaster 3	Disaster 4		
		DR-4719-ME <sup>3</sup>	DR-4737-ME <sup>3</sup>	_____3	_____3		
		04/30/2023 <sup>4</sup>	06/26/2023 <sup>4</sup>	_____4	_____4		
		01/01/2024 <sup>5</sup>	03/03/2024 <sup>5</sup>	_____5	_____5		
1 You do not need to use Worksheet 1B if you checked "2020" in item B of this year's Form 8915-F. <ul style="list-style-type: none"> <li>• If you checked the same year in both item A and item B on this year's Form 8915-F, enter -0- for each listed Disaster in column (X).</li> <li>• If you did not enter in item C of a prior year's Form 8915-F any of the disasters listed in the table at the top of Part I of this year's Form 8915-F, enter -0- for each listed Disaster in column (X).</li> <li>• If you only entered one disaster in the table at the top of Part I of this year's Form 8915-F and that was the only disaster you listed in item C of the prior year's Form 8915-F, enter the amount from line 6 of the prior year's Form 8915-F.</li> <li>• For each Disaster listed in the table at the top of Part I of this year's Form 8915-F that was not listed in item C on a Form 8915-F for a prior year, enter -0- in column (X).</li> <li>• If you listed two or more disasters in the table at the top of Part I of this year's Form 8915-F and you filed a Form 8915-F for a prior year on which you listed in item C some or all of those disasters, enter in column (X) the amounts from line 5 in column (X) of the prior year's Worksheet 1B. If you did not use Worksheet 1B in that prior year, allocate the amount from line 6 of that prior year's Form 8915-F among the Disasters on line 1 of this worksheet using any reasonable method, except if all of the disasters listed on the prior year's Form 8915-F are not listed on this year's table at the top of Part I. In the latter case, allocate the amount on line 6 of that prior year's Form 8915-F first to the disasters not listed in the table at the top of Part I of this year's Form 8915-F, and allocate any remaining amount among the Disasters on line 1 of this Worksheet 1B using any reasonable method.</li> </ul> <p><b>Note:</b> If the amount on line 1 of this worksheet is \$22,000 or more for a disaster, you cannot have qualified disaster distributions in this year for that disaster. Remove that disaster from the list at the top of Part I on page 1 of this year's Form 8915-F and exclude it from your calculations for Part I of this year's Form 8915-F.</p>							
2 Distributions from retirement plans (other than IRAs)				-0-	-0-	-0-	
3 Distributions from traditional IRAs	\$30,000 05/01/23 \$14,000 09/17/23	\$22,000	\$14,000			\$36,000	
4 Distributions from Roth IRAs						-0-	
5 Totals. Add lines 2 through 4.	\$44,000	\$22,000	\$14,000			\$36,000	

<sup>1</sup> Enter year checked in item A.

<sup>2</sup> Enter year checked in item B.

<sup>3</sup> Enter the disaster's FEMA number.

<sup>4</sup> Enter the date the distribution period for the disaster begins.

<sup>5</sup> Enter the date the distribution period for the disaster ends.

**Example 3 for Worksheet 1B: Use if you are directed on line 1a of your Form 8915-F to use Worksheet 1B or if you choose to use Worksheet 1B.**

Worksheet 1B for Form 8915-F	(a) Total available distributions in <sup>1</sup>	(X) Qualified <u>2022</u> <sup>2</sup> disaster distributions made in <u>2023</u> <sup>1</sup>				(b) Qualified 2022 <sup>2</sup> disaster distributions made in <u>2023</u> <sup>1</sup> (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
		DR-4649-PR <sup>3</sup>	DR-4671-PR <sup>3</sup>	_____ 3	_____ 3	
		02/04/2022 <sup>4</sup>	09/17/2022 <sup>4</sup>	_____ 4	_____ 4	
		06/26/2023 <sup>5</sup>	06/26/2023 <sup>5</sup>	_____ 5	_____ 5	
1 You do not need to use Worksheet 1B if you checked "2020" in item B of this year's Form 8915-F. <ul style="list-style-type: none"> <li>• If you checked the same year in both item A and item B on this year's Form 8915-F, enter -0- for each listed Disaster in column (X).</li> <li>• If you did not enter in item C of a prior year's Form 8915-F any of the disasters listed in the table at the top of Part I of this year's Form 8915-F, enter -0- for each listed Disaster in column (X).</li> <li>• If you only entered one disaster in the table at the top of Part I of this year's Form 8915-F and that was the only disaster you listed in item C of the prior year's Form 8915-F, enter the amount from line 6 of the prior year's Form 8915-F.</li> <li>• For each Disaster listed in the table at the top of Part I of this year's Form 8915-F that was not listed in item C on a Form 8915-F for a prior year, enter -0- in column (X).</li> <li>• If you listed two or more disasters in the table at the top of Part I of this year's Form 8915-F and you filed a Form 8915-F for a prior year on which you listed in item C some or all of those disasters, enter in column (X) the amounts from line 5 in column (X) of the prior year's Worksheet 1B. If you did not use Worksheet 1B in that prior year, allocate the amount from line 6 of that prior year's Form 8915-F among the Disasters on line 1 of this worksheet using any reasonable method, except if all of the disasters listed on the prior year's Form 8915-F are not listed on this year's table at the top of Part I. In the latter case, allocate the amount on line 6 of that prior year's Form 8915-F first to the disasters not listed in the table at the top of Part I of this year's Form 8915-F, and allocate any remaining amount among the Disasters on line 1 of this Worksheet 1B using any reasonable method.</li> </ul> <b>Note:</b> If the amount on line 1 of this worksheet is \$22,000 or more for a disaster, you cannot have qualified disaster distributions in this year for that disaster. Remove that disaster from the list at the top of Part I on page 1 of this year's Form 8915-F and exclude it from your calculations for Part I of this year's Form 8915-F.						
2 Distributions from retirement plans (other than IRAs)		\$20,000	-0-			\$20,000
3 Distributions from traditional IRAs	\$40,000 05/09/23	\$2,000	\$22,000			\$24,000
4 Distributions from Roth IRAs						-0-
5 Totals. Add lines 2 through 4.	\$40,000	\$2,000	\$22,000			\$24,000

<sup>1</sup> Enter year checked in item A.

<sup>2</sup> Enter year checked in item B.

<sup>3</sup> Enter the disaster's FEMA number.

<sup>4</sup> Enter the date the distribution period for the disaster begins.

<sup>5</sup> Enter the date the distribution period for the disaster ends.

**Line 7.** On line 7, enter the excess of the sum of lines 2 through 4 in column (a) over the amount on line 6, except if you are also completing Part IV, or are claiming qualified disaster distributions in Part I of more than one Form 8915 for this year. See *If completing both Part I and Part IV or filing more than one Form 8915*, later. The amount on line 7 should generally be apportioned into IRA and pension and annuity amounts, as applicable, and reported on your tax return as taxable distributions in accordance with Form 5329 and the instructions for that return. See the instructions for your tax return for reporting the distributions included on line 7. See also the Instructions for Form 5329 for this year.

**Example.** You reported a total of \$40,000 in distributions in 2023 on lines 3 and 5 in column (a). The entire \$40,000 in distributions were traditional IRA distributions. You reported \$22,000 of those distributions in column (b) of lines 3 and 5 of your 2023 Form 8915-F. On line 7, you reported \$18,000 (\$40,000 minus \$22,000). You are not completing Part IV. You will refer to your tax return, Form 5329, and their instructions for directions on how to treat this \$18,000 in IRA distributions.

***If completing both Part I and Part IV or filing more than one Form 8915.***

Step 1. If you are completing both Part I and Part IV on this year's Form 8915-F:

- On line 7, enter the excess of the sum of lines 2 through 4 in column (a) over the amount on line 6 reduced by the amount from line 7 that is included on line 28 in Part IV; and
- On the dotted line to the left of line 7, enter "\$\_\_\_\_\_ qualified distribution for Part IV, line 28."

Step 2. If you are claiming qualified disaster distributions in Part I of more than one Form 8915 for this year and you aren't completing Part IV on this year's Form 8915-F:

- On line 7, enter -0- and use that dollar amount as your available distributions on the other Form 8915 you are filing for this year; and
- On the dotted line to the left of line 7, enter "\$\_\_\_\_\_ used as available distribution in Part I of \*\*\*\* Form 8915-F (\*\*\*\* disasters)."

Step 3. If you are claiming qualified disaster distributions in Part I of more than one Form 8915-F for this year and you are completing Part IV on one of those forms, complete that Part IV as follows.

- If the amount on line 30 reduced by the amount on line 31 is -0-, you don't have any available distributions for the other Form 8915-F you are filing this year. However, if the amount on line 30 reduced by the amount on line 31 is a positive dollar amount, enter -0- on line 32 and use that positive dollar amount as your available distributions on the other Form 8915-F you are filing for this year.
- On the line to the left of the entry box for line 32, enter "\$\_\_\_\_\_ used as available distribution on Part I of \*\*\*\* Form 8915-F (\*\*\*\* disasters)."

**Example.** You reported a total of \$40,000 in distributions in 2023 in column (b) of lines 3 and 5. The entire \$40,000 in distributions were traditional IRA distributions. You reported \$22,000 of those distributions in column (b) of lines 3 and 5 of your 2023 Form 8915-F. On line 7, you would report \$18,000 (\$40,000 minus

\$22,000), except you are also completing Part IV. In Part IV, you are claiming, as qualified distributions, \$10,000 of the traditional IRA distributions that you reported in Part I. On line 7, you will only report \$8,000 (\$18,000 minus \$10,000). On the dotted line to the left of line 7, you will enter "\$10,000 qualified distribution for Part IV, line 28." You will refer to your tax return, Form 5329, and their instructions for directions on how to treat this \$8,000 in IRA distributions.

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

**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 box 2a of Form 1099-R, the difference between box 1 and box 2a of Form 1099-R is usually your cost. Enter the difference on line 9.

If there is no amount in box 2a of Form 1099-R 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 disaster distributions on the Form 8915-F you are completing.



*If you have a Form 1099-R with both qualified 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. By checking the box, you elect to include the entire amount in income in the year of distribution. You cannot make or change this election after the due date (including extensions) for your tax return. If you checked the box on line 22, you must check the box on line 11.

If the taxpayer died after receiving a qualified disaster distribution, the taxable amount of the distribution may not be spread beyond the year in which they died. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

**Line 12.** Use Worksheet 2 to figure the amount to enter on line 12 of your Form 8915-F.



*If you complete Worksheet 2, you must attach your completed Worksheet 2 to the back of your Form 8915-F.*

**Worksheet 2 for Line 12. Total Income From Other-Than-IRA Distributions Made in Prior Years**

**Before you begin.**

From this year's form:

- Enter the disaster year you checked in item B \_\_\_\_\_
- Enter the tax return year you checked in item A \_\_\_\_\_

1. Enter the amount from column (c) of Worksheet 2: Supplemental Information . . . . .	1. _____
2. Enter the amount from column (d) of Worksheet 2: Supplemental Information . . . . .	2. _____
3. Enter the total of lines 1 and 2 here and on line 12 of this year's Form 8915-F . . . . .	3. _____

## Worksheet 2: Supplemental Information

This section provides the information you will need to complete lines 1 and 2 of Worksheet 2.

(a)	(b)	(c)	(d)
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1: Enter amount, if any, from your: 2020 Form 8915-E, line 9 (if you checked the box on that line, enter -0-)	Worksheet 2, line 2: Enter amount, if any, from your: 2020 Form 8915-E, line 9 (if you checked the box on that line, enter -0-)
2020	2021	2020 Form 8915-E, line 9 (if you checked the box on that line, enter -0-)	0
	2022	2021 Form 8915-F (2020 disasters), line 11 (if you checked the box on that line, enter -0-)	2020 Form 8915-E, line 9 (if you checked the box on that line, enter -0-)
	2023	0	2021 Form 8915-F (2020 disasters), line 11 (if you checked the box on that line, enter -0-)
	2024	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2021 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2021	2021	0	0
	2022	2021	0
	2023	2022	2021
	2024	2023	2022
	2025	0	2023
	2026	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2022 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2022	2022	0	0
	2023	2022	0
	2024	2023	2022
	2025	2024	2023
	2026	0	2024
	2027	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2023 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2023	2023	0	0
	2024	2023	0
	2025	2024	2023
	2026	2025	2024
	2027	0	2025
	2028	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2024 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2024	2024	0	0
	2025	2024	0
	2026	2025	2024
	2027	2026	2025
	2028	0	2026
	2029	0	0

## Worksheet 2: Supplemental Information (continued)

(a)	(b)	(c)	(d)
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2025 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2025	2025	0	0
	2026	2025	0
	2027	2026	2025
	2028	2027	2026
	2029	0	2027
	2030	0	0
For Disasters that begin after 2025		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (_____ * disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
_____ *	_____ *	0	0
	_____ **	_____ *	0
	_____ ***	_____ **	_____ *
	_____ ****	_____ ***	_____ **
	_____ *****	0	_____ ***
	_____ *****	0	0
<p>* The year you checked in item B.</p> <p>** Add 1 year to the year you checked in item B.</p> <p>*** Add 2 years to the year you checked in item B.</p> <p>**** Add 3 years to the year you checked in item B.</p> <p>***** Add 4 years to the year you checked in item B.</p> <p>***** Add 5 years to the year you checked in item B.</p>			

**Line 14.** Enter on line 14 of your Form 8915-F your total repayments—the sum of your excess repayments carried to this year and your repayments made for this year. See [Worksheet 3](#), later. A repayment is made in this year if it is made before you filed your return for this year, and not later than the due date (including extensions).

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

**Worksheet 3.** Use Worksheet 3 to figure the total repayment to enter on line 14 of your Form 8915-F.



If you complete Worksheet 3, you must attach your completed Worksheet 3 to the back of your Form 8915-F. Also, don't use Worksheet 3 to report repayments of qualified 2018 or 2019 disaster distributions.

### Worksheet 3

1. Enter the amount, if any, from last year's Form 8915-F, line 14, except as follows.

If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 10.

If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 14, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 14 ..... 1. \_\_\_\_\_

2. Enter the amount, if any, from last year's Form 8915-F, line 13, except as follows.

If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 9.

If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 13, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 13 ..... 2. \_\_\_\_\_

3a. Subtract line 2 from line 1. If zero or less, enter -0- ..... 3a. \_\_\_\_\_

b. Enter the amount from line 3a that you have already carried back to a prior year ..... b. \_\_\_\_\_

c. Subtract line 3b from line 3a ..... c. \_\_\_\_\_

4. Enter the total amount of any repayments you made, with respect to this year's Form 8915-F, before filing this year's tax return ..... 4. \_\_\_\_\_

5. Enter the total of lines 3c and 4 here and on line 14 of this year's Form 8915-F ..... 5. \_\_\_\_\_



If you complete Worksheet 4, you must attach your completed Worksheet 4 to the back of your Form 8915-F.

### Worksheet 4 for Line 23. Total Income From IRA Distributions Made in Prior Years

#### Before you begin.

From this year's form:

- Enter the disaster year you checked in item B \_\_\_\_\_
- Enter the tax return year you checked in item A \_\_\_\_\_

1. Enter the amount from column (c) of Worksheet 4: Supplemental Information ..... 1. \_\_\_\_\_
2. Enter the amount from column (d) of Worksheet 4: Supplemental Information ..... 2. \_\_\_\_\_
3. Enter the total of lines 1 and 2 here and on line 23 of this year's Form 8915-F ..... 3. \_\_\_\_\_

#### **Worksheet 3, line 4: Don't include these amounts.**

On line 4 of Worksheet 3, don't include any repayments made later than the due date (including extensions) for this year's return or any repayments of nontaxable amounts.

## Part III—Qualified Disaster Distributions From IRAs

**Line 22.** If you don't check the box on line 22, you must spread the amount on line 21 over 3 years. By checking the box, you elect to include the entire amount in income in the year of distribution. You cannot make or change this election after the due date (including extensions) for your tax return. If you checked the box on line 11, you must check the box on line 22.

If the taxpayer died after receiving a qualified disaster distribution, the taxable amount of the distribution may not be spread beyond the year in which they died. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

**Line 23.** Use Worksheet 4 to figure the amount to enter on line 23 of your Form 8915-F.

## Worksheet 4: Supplemental Information

This section provides the information you will need to complete lines 1 and 2 of Worksheet 4.

(a)	(b)	(c)	(d)
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1: Enter amount, if any, from your: 2020 Form 8915-E, line 17 (if you checked the box on that line, enter -0-)	Worksheet 4, line 2: Enter amount, if any, from your: 2020 Form 8915-E, line 17 (if you checked the box on that line, enter -0-)
2020	2021	2020 Form 8915-E, line 17 (if you checked the box on that line, enter -0-)	0
	2022	2021 Form 8915-F (2020 disasters), line 22 (if you checked the box on that line, enter -0-)	2020 Form 8915-E, line 17 (if you checked the box on that line, enter -0-)
	2023	0	2021 Form 8915-F (2020 disasters), line 22 (if you checked the box on that line, enter -0-)
	2024	0	0
		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2021 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
2021	2021	0	0
	2022	2021	0
	2023	2022	2021
	2024	2023	2022
	2025	0	2023
	2026	0	0
		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2022 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
2022	2022	0	0
	2023	2022	0
	2024	2023	2022
	2025	2024	2023
	2026	0	2024
	2027	0	0
		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2023 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
2023	2023	0	0
	2024	2023	0
	2025	2024	2023
	2026	2025	2024
	2027	0	2025
	2028	0	0
		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2024 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
2024	2024	0	0
	2025	2024	0
	2026	2025	2024
	2027	2026	2025
	2028	0	2026
	2029	0	0

## Worksheet 4: Supplemental Information (continued)

(a)	(b)	(c)	(d)
		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2025 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
2025	2025	0	0
	2026	2025	0
	2027	2026	2025
	2028	2027	2026
	2029	0	2027
	2030	0	0
For Disasters that begin after 2025		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (_____ * disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
_____ *	_____ *	0	0
	_____ **	_____ *	0
	_____ ***	_____ **	_____ *
	_____ ****	_____ ***	_____ **
	_____ *****	0	_____ ***
	_____ *****	0	0
<p>* The year you checked in item B.</p> <p>** Add 1 year to the year you checked in item B.</p> <p>*** Add 2 years to the year you checked in item B.</p> <p>**** Add 3 years to the year you checked in item B.</p> <p>***** Add 4 years to the year you checked in item B.</p> <p>***** Add 5 years to the year you checked in item B.</p>			

**Line 25.** Enter on line 25 of this year's Form 8915-F your total repayments—the sum of your excess repayments carried to this year and your repayments made for this year. See [Worksheet 5](#), later. A repayment is made in this year if it is made before you filed your return for this year, and not later than the due date (including extensions).

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

**Worksheet 5.** Use Worksheet 5 to figure the total repayment to enter on line 25 of your Form 8915-F.



If you complete Worksheet 5, you must attach your completed Worksheet 5 to the back of your Form 8915-F. Also, don't use Worksheet 5 to report repayments of qualified 2018 or 2019 disaster distributions.

## Worksheet 5

1. Enter the amount, if any, from last year's Form 8915-F, line 25, except as follows.	
If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 18.	
If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 25, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 25 .....	
2. Enter the amount, if any, from last year's Form 8915-F, line 24, except as follows.	1. _____
If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 17.	
If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 24, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 24 .....	
3a. Subtract line 2 from line 1. If zero or less, enter -0- .....	3a. _____
b. Enter the amount from line 3a that you have already carried back to a prior year .....	b. _____
c. Subtract line 3b from line 3a .....	c. _____
4. Enter the total amount of any repayments you made, with respect to this year's Form 8915-F, before filing this year's tax return .....	4. _____
5. Enter the total of lines 3c and 4 here and on line 25 of this year's Form 8915-F .....	5. _____

### **Worksheet 5, line 4: Don't include these amounts.**

On line 4 of Worksheet 5, don't include any repayments made later than the due date (including extensions) for this year's return or any repayments of nontaxable amounts.

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

**2021 Form 8915-F (2020 disasters).** On 2021 Form 8915-F (2020 disasters), qualified distributions can only be reported for the Alaska (4585-DR-AK) disaster.

Complete Part IV of 2021 Form 8915-F (2020 disasters) if, on January 1, 2021, you received a qualified distribution described in [Qualified 2020 disaster areas](#) under *Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas*, earlier, for the Alaska (4585-DR-AK) disaster. You must complete the required lines of Part IV if you received a qualified distribution for the Alaska (4585-DR-AK) disaster on January 1, 2021, even if you made no repayments in 2021. Any portion of the qualified distribution not repaid before June 26, 2021, for the Alaska (4585-DR-AK)

disaster will not be allowed the special tax benefits available to qualified distributions.

If you are required to file 2021 Form 8606, complete that form before you complete Part IV.

**Note:** A distribution for the purchase or construction of a main home may be treated as a qualified 2020 disaster distribution in certain circumstances. See [Qualified 2020 disaster areas](#) under *Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas*, earlier.

### **Qualified distributions for 2021 and later disasters.**

Qualified distributions can be reported for qualified 2021 and later disasters. Complete Part IV of this year's Form 8915-F for your disasters in item C if, this year, you received a qualified distribution described in [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas](#), earlier, for the disasters you listed in the table at the top of Part IV on page 4 of this year's Form 8915-F. You must complete the required lines of Part IV if you received a qualified distribution, even if you made no repayments this year. Any portion of the qualified distribution not repaid by the end of the disaster's qualified distribution repayment period will not be allowed the special tax benefits available to qualified distributions. If the repayment period for a qualified distribution for a disaster ends next year, repayments for that qualified distribution can be made in the next year and will be reported on an amended return for this year.

**Example 1.** A distribution Mosley received in February 2022 is a qualified distribution for the following 2022 disaster: the Virginia Severe Winter Storm and Snowstorm disaster (DR-4644-VA) (beginning date January 2, 2022) (declaration date March 11, 2022). Mosley can make repayments for this disaster through June 27, 2023. Mosley reports the distribution on their 2022 Form 8915-F, Part IV, as a qualified distribution. Mosley attaches the Form 8915-F to their 2022 tax return. Mosley doesn't make a repayment until May 2023. The repayment must be reported on an original or amended 2022 Form 8915-F, as applicable.

**Example 2.** A distribution Mosley received on December 15, 2022, is a qualified distribution for the following 2023 disaster: the Montana Flooding disaster (DR-4745-MT) (beginning date June 1, 2023) (declaration date October 11, 2023). Mosley can make repayments for this disaster through April 8, 2024. Mosley reports the distribution on Form 8915-F, Part IV, as a qualified distribution. Mosley doesn't make a repayment until March 2024. The repayment must be reported on an original or amended 2023 Form 8915-F, as applicable.

If you are required to file this year's Form 8606, complete that form before you complete Part IV.

**Note:** A distribution for the purchase or construction of a main home may be treated as a qualified disaster distribution made in this year in certain circumstances. See [Qualified 2020 disaster areas](#) and [Qualified 2021 and later disaster areas](#) under *Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas*, earlier.

## Lines 27 Through 32

You must complete lines 27 and 28 and all other applicable lines of Part IV for your qualified distribution(s).

**Line 27.** If you check "Yes," but are not required to complete lines 28 through 32, you must still file the required Form 8915-F to show that you received a qualified distribution.

**Line 28.** Enter on line 28 your qualified distributions you received for the purchase or construction of a main home in the disaster area. See [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas](#), earlier.

Don't include any distributions you designated as qualified disaster distributions reported on line 8 or line 20 of your Form 8915-F. Also, don't include any amounts reported on this year's Form 8606.

If you included an amount from line 7 on line 28, reduce line 7 by that amount. On the dotted line to the left of line 7, enter "\$\_\_\_\_\_ qualified distribution for Part IV, line 28." See [Line 7](#), earlier, for more details.

**Line 29.** Enter on line 29 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 box 2a of Form 1099-R, the difference between box 1 and box 2a of Form 1099-R is usually your cost. See Pub. 575 for more information about figuring your cost in the plan.

In many cases, a hardship distribution from a 401(k) plan or a tax-sheltered annuity contract will not have any cost.

If you received a first-time homebuyer distribution from an IRA, don't enter any amount on line 29. Any cost or basis in an IRA is figured on this year's Form 8606 if you made nondeductible contributions.



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

**Line 31.** You can repay any portion of a qualified distribution to an eligible retirement plan that accepts rollovers but the repayments must be made within the time frame specified in [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier. You can't, however, repay more than the amount of the original distribution.

Enter on line 31 the amount of any repayments you make within the time frame specified. Don't include any repayments treated as rollovers on this year's Form 8606 or any repayments of nontaxable amounts.

**Line 32.** If you are claiming qualified disaster distributions in Part I of more than one Form 8915-F for this year and you are completing Part IV on one of those forms, complete that Part IV as follows.

- If the amount on line 30 reduced by the amount on line 31 is a positive dollar amount, enter -0- on line 32 and use that positive dollar amount as your available distributions on the other Form 8915-F you are filing for this year.

- On the line to the left of the entry box for line 32, enter "\$\_\_\_\_\_ used as available distribution in Part I of \*\*\*\* Form 8915-F (\*\*\*\* disasters)."

See [Line 7](#), earlier, for more details.

Most distributions from qualified retirement plans (including IRAs) made to you before you reach age 59½ are subject to an additional tax on early distributions and are reported on Form 5329. Qualified distributions for the purchase or construction of a main home in a qualified disaster area that were not repaid to an eligible retirement plan within the time frame specified in [Qualified Distribution Repayment Period](#) under [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier, may be subject to this additional tax unless you qualify for an exception. See the Instructions for Form 5329 for information on exceptions to this tax. If you have not repaid the distribution before the specified end date, you may be able to designate the qualified distribution as a qualified disaster distribution. See [Qualified 2020 disaster areas](#) and [Qualified 2021 and later disaster areas](#) under [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas](#), 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 territories 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.

## Appendix A, Which Lines Should I Use?

### Part I. Form 8915-F (2020 Disasters): Lines To Use

Look for the year of the form you are filing.



See [Qualified disaster distribution requirements](#), earlier, under Qualified Disaster Distribution Requirements for the cutoff dates for making these distributions and for other criteria for these distributions.

### 2021 Form 8915-F (2020 Disasters)

IF . . . . .	AND . . . . .	THEN . . . . .
Qualified 2020 disaster distributions were made to you in 2021	—	<p>Complete Parts I, II, and III, as applicable. If you received qualified distributions for the Alaska (4585-DR-AK) disaster on January 1, 2021, complete Part IV.</p> <p>If you must complete Part III, complete 2021 Form 8606 if either of the following applies.</p> <ul style="list-style-type: none"><li>• You received a qualified 2020 disaster distribution in 2021 from a traditional IRA, and you have a basis in the IRA.</li><li>• You received a qualified 2020 disaster distribution from a Roth IRA.</li></ul> <p>For more information, see 2021 Form 8606 and its instructions.</p>
You claimed coronavirus-related or other qualified 2020 disaster distributions on a 2020 Form 8915-E (2020 disasters), but qualified 2020 disaster distributions were NOT made to you in 2021	<p>You did NOT check the box on line 9 or 17 on the 2020 Form 8915-E</p> <p>You checked the box on line 9 or 17 on the 2020 Form 8915-E</p>	<p>Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2021 Form 8915-F (2020 disasters). If you received qualified distributions for the Alaska (4585-DR-AK) disaster on January 1, 2021, complete Part IV.</p> <p>If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2021 Form 8915-F (2020 disasters). If you received qualified distributions for the Alaska (4585-DR-AK) disaster on January 1, 2021, complete Part IV.</p> <p>If you aren't repaying those distributions, but you received qualified distributions for the Alaska (DR-4585-AK) disaster on January 1, 2021, complete Part IV.</p> <p><b>If you aren't repaying those distributions and you did NOT receive any qualified distributions, STOP. You can't use 2021 Form 8915-F (2020 disasters).</b></p>
Qualified 2020 disaster distributions were not made to you in 2021 AND you did not file a 2020 Form 8915-E	<p>You received qualified distributions for the Alaska (4585-DR-AK) disaster on January 1, 2021</p> <p>You did NOT receive qualified distributions on January 1, 2021, for 4585-DR-AK</p>	<p>Complete Part IV.</p> <p><b>STOP. You can't use 2021 Form 8915-F.</b></p>

## 2022 Form 8915-F (2020 Disasters)

IF . . . . .	AND . . . . .	THEN . . . . .
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters) AND/OR on line 9 or 17 on the 2020 Form 8915-E	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
	You checked the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters) AND on line 9 or 17 on the 2020 Form 8915-E	<p>If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2022 Form 8915-F.</p> <p>If you aren't repaying those distributions, you can't use 2022 Form 8915-F (2020 disasters).</p>
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) but you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters)	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
You claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E but not on a 2021 Form 8915-F (2020 disasters)	You didn't check the box on line 9 or 17 on the 2020 Form 8915-E	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
	You checked the box on line 9 or 17 on the 2020 Form 8915-E	<p>If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2020 disasters).</p> <p><b>If you aren't repaying those distributions, STOP. You can't use 2023 Form 8915-F.</b></p>
You did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	—	<b>STOP. You can't use 2023 Form 8915-F (2020 disasters).</b>

## 2023 Form 8915-F (2020 Disasters)

IF . . . . .	AND . . . . .	THEN . . . . .
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters)	You didn't check the box on line 11 or 22 on that form	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2023 Form 8915-F (2020 disasters).
	You checked the box on line 11 or 22 on that form	<p>If you are repaying qualified 2020 disaster distributions made in 2020 or in 2021, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2020 disasters).</p> <p>If you aren't repaying qualified 2020 disaster distributions made in 2020 or in 2021, you can't use 2023 Form 8915-F (2020 disasters).</p>
You claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E and you did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters)	—	<p>If you are repaying coronavirus-related distributions or other qualified 2020 disaster distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2020 disasters).</p> <p><b>If you aren't repaying coronavirus-related distributions or other qualified 2020 disaster distributions, STOP. You can't use 2023 Form 8915-F (2020 disasters).</b></p>
You did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	—	<b>STOP. You can't use 2023 Form 8915-F (2020 disasters).</b>
<p><b>Note:</b> This is the last year in which a coronavirus-related distribution can be repaid. You cannot repay a coronavirus-related distribution later than 3 years and 1 day after the coronavirus-related distribution was received.</p>		

## 2024 Form 8915-F (2020 Disasters)

IF . . . . .	AND . . . . .	THEN . . . . .
You claimed qualified 2020 disaster distributions other than coronavirus-related distributions on a 2020 Form 8915-E and you did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters)	—	If you are repaying qualified 2020 disaster distributions other than coronavirus-related distributions, complete lines 14 and 25, as applicable, of your 2024 Form 8915-F (2020 disasters).  <b>If you aren't repaying qualified 2020 disaster distributions other than coronavirus-related distributions, STOP. You can't use 2024 Form 8915-F (2020 disasters).</b>
You did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	—	<b>STOP. You can't use 2024 Form 8915-F (2020 disasters).</b>
<b>Note:</b> Coronavirus-related distributions can NOT be repaid after 2023.		

## **Part II. Form 8915-F (2021 and Later Disasters): Lines To Use**

For qualified 2021 and later disasters, follow the instructions in the numbered and bulleted lists below that best describe your situation.

1. Complete Part I and, as applicable, Parts II, III, and IV **if** qualified disaster distributions were made to you this year for a disaster listed in item C of this year's Form 8915-F.

2. Complete lines 12 through 15 **if:**

- No qualified disaster distributions were made to you this year;
- On an earlier Form 8915-F, you did not check the box on line 11 (thus spreading the income over 3 years) and, on line 12 of this year's Form 8915-F, you must report income from those distributions; or
- You received no qualified distributions this year.

3. Complete lines 23 through 26 **if:**
  - No qualified disaster distributions were made to you this year;
  - On an earlier Form 8915-F, you did not check the box on line 22 (thus spreading the income over 3 years) and, on line 23 of this year's Form 8915-F, you must report income from those distributions; or
  - You received no qualified distributions this year.
4. Complete line 14 and/or 25, as applicable, **if** you are only making repayments this year.
  - This can occur **if** no qualified disaster distributions were made to you this year; on an earlier Form 8915-F, you checked the box on line 11 and/or line 22 (thus not spreading the income over 3 years); the repayment period for the disaster has not ended; and you received no qualified distributions this year.
  - It can also occur **if** no qualified disaster distributions were made to

you this year; on an earlier Form 8915-F, you did not check the box on line 11 and/or line 22 (thus spreading the income over 3 years); the 3 years for reporting income on your distributions has passed; the repayment period for the qualified disaster distributions has not ended; and you received no qualified distributions this year.

5. Complete Part IV **also** in any of the scenarios above **if** you received qualified distributions this year for the purchase or construction of a main home in the area of the disaster(s) reported on this year's Form 8915-F.

6. Complete Part IV if you received qualified distributions this year for the purchase or construction of a main home in the area of the disaster(s) reported on this year's Form 8915-F **and if** you are not completing Part I, and are not required to complete any lines in Part II or III, on this year's Form 8915-F.

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## Appendix B, Worksheets

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Blank Worksheets 1A-1, 1B, 2, 3, 4, and 5 are in this appendix. If you complete any of these worksheets in

determining amounts to enter on lines 1a through 5b, 12, 14, 23, and 25 of this year's Form 8915-F, attach

the page(s) with the completed worksheet(s) to this year's Form 8915-F.

## Worksheet 1A-1

Name		Social security number		
	First Form 8915-F	(a) Total distributions in this year	(b) Qualified disaster distributions	(c) Allocation of column (b)
2	Distributions from retirement plans (other than IRAs) made this year			
3	Distributions from traditional IRAs made this year			
4	Distributions from Roth IRAs made this year			

	Second Form 8915-F	(a) Available distributions for this year
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.	
3	Enter, in column (a), distributions from traditional IRAs made this year.	
4	Enter, in column (a), distributions from Roth IRAs made this year.	

**Worksheet 1B: Use if you are directed on line 1a of your Form 8915-F to use Worksheet 1B.**

Name	Social security number					
Worksheet 1B for Form 8915-F	(a) Total available distributions in _____ <sup>1</sup>	(X) Qualified _____ <sup>2</sup> disaster distributions made in _____ <sup>1</sup>				(b) Qualified _____ <sup>2</sup> disaster distributions made in _____ <sup>1</sup>  (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
		_____ <sup>3</sup>	_____ <sup>3</sup>	_____ <sup>3</sup>	_____ <sup>3</sup>	
		_____ <sup>4</sup>	_____ <sup>4</sup>	_____ <sup>4</sup>	_____ <sup>4</sup>	
		_____ <sup>5</sup>	_____ <sup>5</sup>	_____ <sup>5</sup>	_____ <sup>5</sup>	
<p>1 You do not need to use Worksheet 1B if you checked "2020" in item B of this year's Form 8915-F.</p> <ul style="list-style-type: none"> <li>• If you checked the same year in both item A and item B on this year's Form 8915-F, enter -0- for each listed Disaster in column (X).</li> <li>• If you did not enter in item C of a prior year's Form 8915-F any of the disasters listed in the table at the top of Part I of this year's Form 8915-F, enter -0- for each listed Disaster in column (X).</li> <li>• If you only entered one disaster in the table at the top of Part I of this year's Form 8915-F and that was the only disaster you listed in item C of the prior year's Form 8915-F, enter the amount from line 6 of the prior year's Form 8915-F.</li> <li>• For each Disaster listed in the table at the top of Part I of this year's Form 8915-F that was not listed in item C on a Form 8915-F for a prior year, enter -0- in column (X).</li> <li>• If you listed two or more disasters in the table at the top of Part I of this year's Form 8915-F and you filed a Form 8915-F for a prior year on which you listed in item C some or all of those disasters, enter in column (X) the amounts from line 5 in column (X) of the prior year's Worksheet 1B. If you did not use Worksheet 1B in that prior year, allocate the amount from line 6 of that prior year's Form 8915-F among the Disasters on line 1 of this worksheet using any reasonable method, except if all of the disasters listed on the prior year's Form 8915-F are not listed on this year's table at the top of Part I. In the latter case, allocate the amount on line 6 of that prior year's Form 8915-F first to the disasters not listed in the table at the top of Part I of this year's Form 8915-F, and allocate any remaining amount among the Disasters on line 1 of this Worksheet 1B using any reasonable method.</li> </ul> <p><b>Note:</b> If the amount on line 1 of this worksheet is \$22,000 or more for a disaster, you cannot have qualified disaster distributions in this year for that disaster.</p> <p><b>Remove that disaster from the list at the top of Part I on page 1 of this year's Form 8915-F and exclude it from your calculations for Part I of this year's Form 8915-F.</b></p>						
2 Distributions from retirement plans (other than IRAs)						
3 Distributions from traditional IRAs						
4 Distributions from Roth IRAs						
5 Totals. Add lines 2 through 4.						

<sup>1</sup> Enter year checked in item A.

<sup>2</sup> Enter year checked in item B.

<sup>3</sup> Enter the disaster's FEMA number.

<sup>4</sup> Enter the date the distribution period for the disaster begins.

<sup>5</sup> Enter the date the distribution period for the disaster ends.

**Worksheet 2 for Line 12. Total Income From Other-Than-IRA Distributions Made in Prior Years**

Name	SSN
<b>Before you begin.</b> From this year's form: <ul style="list-style-type: none"><li>• Enter the disaster year you checked in item B _____</li><li>• Enter the tax return year you checked in item A _____</li></ul>	
1. Enter the amount from column (c) of Worksheet 2: Supplemental Information .....	1. _____
2. Enter the amount from column (d) of Worksheet 2: Supplemental Information .....	2. _____
3. Enter the total of lines 1 and 2 here and on line 12 of this year's Form 8915-F .....	3. _____

## Worksheet 2: Supplemental Information

This section provides the information you will need to complete lines 1 and 2 of Worksheet 2.

(a)	(b)	(c)	(d)
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1: Enter amount, if any, from your:	Worksheet 2, line 2: Enter amount, if any, from your:
2020	2021	2020 Form 8915-E, line 9 (if you checked the box on that line, enter -0-)	0
	2022	2021 Form 8915-F (2020 disasters), line 11 (if you checked the box on that line, enter -0-)	2020 Form 8915-E, line 9 (if you checked the box on that line, enter -0-)
	2023	0	2021 Form 8915-F (2020 disasters), line 11 (if you checked the box on that line, enter -0-)
	2024	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2021 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2021	2021	0	0
	2022	2021	0
	2023	2022	2021
	2024	2023	2022
	2025	0	2023
	2026	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2022 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2022	2022	0	0
	2023	2022	0
	2024	2023	2022
	2025	2024	2023
	2026	0	2024
	2027	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2023 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2023	2023	0	0
	2024	2023	0
	2025	2024	2023
	2026	2025	2024
	2027	0	2025
	2028	0	0
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2024 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2024	2024	0	0
	2025	2024	0
	2026	2025	2024
	2027	2026	2025
	2028	0	2026
	2029	0	0

## Worksheet 2: Supplemental Information (continued)

(a)	(b)	(c)	(d)
		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (2025 disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
2025	2025	0	0
	2026	2025	0
	2027	2026	2025
	2028	2027	2026
	2029	0	2027
	2030	0	0
For Disasters that begin after 2025		Enter on the applicable line of your Worksheet 2 the amount from Form 8915-F (_____* disasters), line 11, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 2, line 1	Worksheet 2, line 2
_____*	_____*	0	0
	_____**	_____*	0
	_____***	_____***	_____*
	_____***	_____***	_____***
	_____****	0	_____****
	_____*****	0	0

\* The year you checked in item B.

\*\* Add 1 year to the year you checked in item B.

\*\*\* Add 2 years to the year you checked in item B.

\*\*\*\* Add 3 years to the year you checked in item B.

\*\*\*\*\* Add 4 years to the year you checked in item B.

\*\*\*\*\* Add 5 years to the year you checked in item B.

### Worksheet 3

Name	SSN
1. Enter the amount, if any, from last year's Form 8915-F, line 14, except as follows.  If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 10.  If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 14, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 14 .....	1. _____
2. Enter the amount, if any, from last year's Form 8915-F, line 13, except as follows.  If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 9.  If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 13, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 13 .....	2. _____
3a. Subtract line 2 from line 1. If zero or less, enter -0- .....	3a. _____
b. Enter the amount from line 3a that you have already carried back to a prior year .....	b. _____
c. Subtract line 3b from line 3a .....	c. _____
4. Enter the total amount of any repayments you made, with respect to this year's Form 8915-F, before filing this year's tax return .....	4. _____
5. Enter the total of lines 3c and 4 here and on line 14 of this year's Form 8915-F .....	5. _____

**Worksheet 4 for Line 23. Total Income From IRA Distributions Made in Prior Years**

Name	SSN
<b>Before you begin.</b> From this year's form: <ul style="list-style-type: none"><li>• Enter the disaster year you checked in item B _____</li><li>• Enter the tax return year you checked in item A _____</li></ul>	
1. Enter the amount from column (c) of Worksheet 4: Supplemental Information .....	1. _____
2. Enter the amount from column (d) of Worksheet 4: Supplemental Information .....	2. _____
3. Enter the total of lines 1 and 2 here and on line 23 of this year's Form 8915-F .....	3. _____

## Worksheet 4: Supplemental Information

This section provides the information you will need to complete lines 1 and 2 of Worksheet 4.

(a)	(b)	(c)	(d)
<b>Disaster year (item B)</b>	<b>Tax return year (item A)</b>	<b>Worksheet 4, line 1:</b> Enter amount, if any, from your:	<b>Worksheet 4, line 2:</b> Enter amount, if any, from your:
2020	2021	2020 Form 8915-E, line 17 (if you checked the box on that line, enter -0-)	0
	2022	2021 Form 8915-F (2020 disasters), line 22 (if you checked the box on that line, enter -0-)	2020 Form 8915-E, line 17 (if you checked the box on that line, enter -0-)
	2023	0	2021 Form 8915-F (2020 disasters), line 22 (if you checked the box on that line, enter -0-)
	2024	0	0
		<b>Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2021 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.</b>	
<b>Disaster year (item B)</b>	<b>Tax return year (item A)</b>	<b>Worksheet 4, line 1</b>	<b>Worksheet 4, line 2</b>
2021	2021	0	0
	2022	2021	0
	2023	2022	2021
	2024	2023	2022
	2025	0	2023
	2026	0	0
		<b>Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2022 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.</b>	
<b>Disaster year (item B)</b>	<b>Tax return year (item A)</b>	<b>Worksheet 4, line 1</b>	<b>Worksheet 4, line 2</b>
2022	2022	0	0
	2023	2022	0
	2024	2023	2022
	2025	2024	2023
	2026	0	2024
	2027	0	0
		<b>Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2023 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.</b>	
<b>Disaster year (item B)</b>	<b>Tax return year (item A)</b>	<b>Worksheet 4, line 1</b>	<b>Worksheet 4, line 2</b>
2023	2023	0	0
	2024	2023	0
	2025	2024	2023
	2026	2025	2024
	2027	0	2025
	2028	0	0
		<b>Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2024 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.</b>	
<b>Disaster year (item B)</b>	<b>Tax return year (item A)</b>	<b>Worksheet 4, line 1</b>	<b>Worksheet 4, line 2</b>
2024	2024	0	0
	2025	2024	0
	2026	2025	2024
	2027	2026	2025
	2028	0	2026
	2029	0	0

## Worksheet 4: Supplemental Information (continued)

(a)	(b)	(c)	(d)
		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (2025 disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
2025	2025	0	0
	2026	2025	0
	2027	2026	2025
	2028	2027	2026
	2029	0	2027
	2030	0	0
For Disasters that begin after 2025		Enter on the applicable line of your Worksheet 4 the amount from Form 8915-F (_____* disasters), line 22, for the tax year shown. If you checked the box on that line, enter -0-.	
Disaster year (item B)	Tax return year (item A)	Worksheet 4, line 1	Worksheet 4, line 2
_____*	_____*	0	0
	_____**	_____*	0
	_____***	_____***	_____*
	_____****	_____****	_____***
	_____*****	0	_____****
	_____******	0	0

\* The year you checked in item B.

\*\* Add 1 year to the year you checked in item B.

\*\*\* Add 2 years to the year you checked in item B.

\*\*\*\* Add 3 years to the year you checked in item B.

\*\*\*\*\* Add 4 years to the year you checked in item B.

\*\*\*\*\* Add 5 years to the year you checked in item B.

## Worksheet 5

Name	SSN
1. Enter the amount, if any, from last year's Form 8915-F, line 25, except as follows.  If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 18.  If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 25, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 25 . . . . .	1. _____
2. Enter the amount, if any, from last year's Form 8915-F, line 24, except as follows.  If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 17.  If you are completing 2023 Form 8915-F (2021 disasters), enter the amount, if any, from your 2022 Form 8915-F (2021 disasters), line 24, if you completed that form. If you didn't complete that form, enter the amount, if any, from your 2021 Form 8915-F (2021 disasters), line 24 . . . . .	2. _____
3a. Subtract line 2 from line 1. If zero or less, enter -0- . . . . .	3a. _____
b. Enter the amount from line 3a that you have already carried back to a prior year . . . . .	b. _____
c. Subtract line 3b from line 3a . . . . .	c. _____
4. Enter the total amount of any repayments you made, with respect to this year's Form 8915-F, before filing this year's tax return . . . . .	4. _____
5. Enter the total of lines 3c and 4 here and on line 25 of this year's Form 8915-F . . . . .	5. _____

## Appendix C, Last Day To Make Qualified Disaster Distributions for Your Disaster

This is the appendix referenced in [All other disasters, including some 2022 disasters](#) under *Qualified disaster distribution period*, earlier. This appendix counts the 179 days for you. To use this appendix, you must first determine which is later, your disaster beginning date or your

disaster declaration date. Scan down to that date in the “Later of Declaration or Beginning Date” column. The last day on which you can make qualified disaster distributions for your disaster will be the corresponding date in the “Last Day To Make Qualified Disaster Distribution for Disaster” column. For example, if the later of your disaster’s declaration or beginning date was March 1, 2023, the table below shows the last day to make qualified

disaster distributions for your disaster was August 27, 2023.

We add here the two dates not in the table below. For a disaster for which the later of the disaster declaration date and disaster beginning date was:

- December 30, 2022, the last day to make qualified disaster distributions for the disaster was June 27, 2023; or
- December 31, 2022, the last day to make qualified disaster distributions for the disaster was June 28, 2023.

### Last Day To Make Qualified Disaster Distributions for Your Disaster

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
January 2023		February 2023		March 2023	
1	June 29, 2023	1	July 30, 2023	1	August 27, 2023
2	30	2	31	2	28
3	July 1, 2023	3	August 1, 2023	3	29
4	2	4	2	4	30
5	3	5	3	5	31
6	4	6	4	6	September 1, 2023
7	5	7	5	7	2
8	6	8	6	8	3
9	7	9	7	9	4
10	8	10	8	10	5
11	9	11	9	11	6
12	10	12	10	12	7
13	11	13	11	13	8
14	12	14	12	14	9
15	13	15	13	15	10
16	14	16	14	16	11
17	15	17	15	17	12
18	16	18	16	18	13
19	17	19	17	19	14
20	18	20	18	20	15
21	19	21	19	21	16
22	20	22	20	22	17
23	21	23	21	23	18
24	22	24	22	24	19
25	23	25	23	25	20
26	24	26	24	26	21
27	25	27	25	27	22
28	26	28	26	28	23
29	27			29	24
30	28			30	25
31	29			31	26

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
April 2023		May 2023		June 2023	
1	September 27, 2023	1	October 27, 2023	1	November 27, 2023
2	28	2	28	2	28
3	29	3	29	3	29
4	30	4	30	4	30
5	October 1, 2023	5	31	5	December 1, 2023
6	2	6	November 1, 2023	6	2
7	3	7	2	7	3
8	4	8	3	8	4
9	5	9	4	9	5
10	6	10	5	10	6
11	7	11	6	11	7
12	8	12	7	12	8
13	9	13	8	13	9
14	10	14	9	14	10
15	11	15	10	15	11
16	12	16	11	16	12
17	13	17	12	17	13
18	14	18	13	18	14
19	15	19	14	19	15
20	16	20	15	20	16
21	17	21	16	21	17
22	18	22	17	22	18
23	19	23	18	23	19
24	20	24	19	24	20
25	21	25	20	25	21
26	22	26	21	26	22
27	23	27	22	27	23
28	24	28	23	28	24
29	25	29	24	29	25
30	26	30	25	30	26
		31	26		

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>July 2023</b>		<b>August 2023</b>		<b>September 2023</b>	
1	December 27, 2023	1	January 27, 2024	1	February 27, 2024
2	28	2	28	2	28
3	29	3	29	3	29
4	30	4	30	4	March 1, 2024
5	31	5	31	5	2
6	January 1, 2024	6	February 1, 2024	6	3
7	2	7	2	7	4
8	3	8	3	8	5
9	4	9	4	9	6
10	5	10	5	10	7
11	6	11	6	11	8
12	7	12	7	12	9
13	8	13	8	13	10
14	9	14	9	14	11
15	10	15	10	15	12
16	11	16	11	16	13
17	12	17	12	17	14
18	13	18	13	18	15
19	14	19	14	19	16
20	15	20	15	20	17
21	16	21	16	21	18
22	17	22	17	22	19
23	18	23	18	23	20
24	19	24	19	24	21
25	20	25	20	25	22
26	21	26	21	26	23
27	22	27	22	27	24
28	23	28	23	28	25
29	24	29	24	29	26
30	25	30	25	30	27
31	26	31	26		

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>October 2023</b>		<b>November 2023</b>		<b>December 2023</b>	
1	March 28, 2024	1	April 28, 2024	1	May 28, 2024
2	29	2	29	2	29
3	30	3	30	3	30
4	31	4	May 1, 2024	4	31
5	April 1, 2024	5	2	5	June 1, 2024
6	2	6	3	6	2
7	3	7	4	7	3
8	4	8	5	8	4
9	5	9	6	9	5
10	6	10	7	10	6
11	7	11	8	11	7
12	8	12	9	12	8
13	9	13	10	13	9
14	10	14	11	14	10
15	11	15	12	15	11
16	12	16	13	16	12
17	13	17	14	17	13
18	14	18	15	18	14
19	15	19	16	19	15
20	16	20	17	20	16
21	17	21	18	21	17
22	18	22	19	22	18
23	19	23	20	23	19
24	20	24	21	24	20
25	21	25	22	25	21
26	22	26	23	26	22
27	23	27	24	27	23
28	24	28	25	28	24
29	25	29	26	29	25
30	26	30	27	30	26
31	27			31	27

**Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)**

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>January 2024</b>		<b>February 2024</b>		<b>March 2024</b>	
1	June 28, 2024	1	July 29, 2024	1	August 27, 2024
2	29	2	30	2	28
3	30	3	31	3	29
4	July 1, 2024	4	August 1, 2024	4	30
5	2	5	2	5	31
6	3	6	3	6	September 1, 2024
7	4	7	4	7	2
8	5	8	5	8	3
9	6	9	6	9	4
10	7	10	7	10	5
11	8	11	8	11	6
12	9	12	9	12	7
13	10	13	10	13	8
14	11	14	11	14	9
15	12	15	12	15	10
16	13	16	13	16	11
17	14	17	14	17	12
18	15	18	15	18	13
19	16	19	16	19	14
20	17	20	17	20	15
21	18	21	18	21	16
22	19	22	19	22	17
23	20	23	20	23	18
24	21	24	21	24	19
25	22	25	22	25	20
26	23	26	23	26	21
27	24	27	24	27	22
28	25	28	25	28	23
29	26	29	26	29	24
30	27			30	25
31	28			31	26

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>April 2024</b>		<b>May 2024</b>		<b>June 2024</b>	
1	September 27, 2024	1	October 27, 2024	1	November 27, 2024
2	28	2	28	2	28
3	29	3	29	3	29
4	30	4	30	4	30
5	October 1, 2024	5	31	5	December 1, 2024
6	2	6	November 1, 2024	6	2
7	3	7	2	7	3
8	4	8	3	8	4
9	5	9	4	9	5
10	6	10	5	10	6
11	7	11	6	11	7
12	8	12	7	12	8
13	9	13	8	13	9
14	10	14	9	14	10
15	11	15	10	15	11
16	12	16	11	16	12
17	13	17	12	17	13
18	14	18	13	18	14
19	15	19	14	19	15
20	16	20	15	20	16
21	17	21	16	21	17
22	18	22	17	22	18
23	19	23	18	23	19
24	20	24	19	24	20
25	21	25	20	25	21
26	22	26	21	26	22
27	23	27	22	27	23
28	24	28	23	28	24
29	25	29	24	29	25
30	26	30	25	30	26
		31	26		

**Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)**

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>July 2024</b>		<b>August 2024</b>		<b>September 2024</b>	
1	December 27, 2024	1	January 27, 2025	1	February 27, 2025
2	28	2	28	2	28
3	29	3	29	3	March 1, 2025
4	30	4	30	4	2
5	31	5	31	5	3
6	January 1, 2025	6	February 1, 2025	6	4
7	2	7	2	7	5
8	3	8	3	8	6
9	4	9	4	9	7
10	5	10	5	10	8
11	6	11	6	11	9
12	7	12	7	12	10
13	8	13	8	13	11
14	9	14	9	14	12
15	10	15	10	15	13
16	11	16	11	16	14
17	12	17	12	17	15
18	13	18	13	18	16
19	14	19	14	19	17
20	15	20	15	20	18
21	16	21	16	21	19
22	17	22	17	22	20
23	18	23	18	23	21
24	19	24	19	24	22
25	20	25	20	25	23
26	21	26	21	26	24
27	22	27	22	27	25
28	23	28	23	28	26
29	24	29	24	29	27
30	25	30	25	30	28
31	26	31	26		

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>October 2024</b>		<b>November 2024</b>		<b>December 2024</b>	
1	March 29, 2025	1	April 29, 2025	1	May 29, 2025
2	30	2	30	2	30
3	31	3	May 1, 2025	3	31
4	April 1, 2025	4	2	4	June 1, 2025
5	2	5	3	5	2
6	3	6	4	6	3
7	4	7	5	7	4
8	5	8	6	8	5
9	6	9	7	9	6
10	7	10	8	10	7
11	8	11	9	11	8
12	9	12	10	12	9
13	10	13	11	13	10
14	11	14	12	14	11
15	12	15	13	15	12
16	13	16	14	16	13
17	14	17	15	17	14
18	15	18	16	18	15
19	16	19	17	19	16
20	17	20	18	20	17
21	18	21	19	21	18
22	19	22	20	22	19
23	20	23	21	23	20
24	21	24	22	24	21
25	22	25	23	25	22
26	23	26	24	26	23
27	24	27	25	27	24
28	25	28	26	28	25
29	26	29	27	29	26
30	27	30	28	30	27
31	28			31	28

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>January 2025</b>		<b>February 2025</b>		<b>March 2025</b>	
1	June 29, 2025	1	July 30, 2025	1	August 27, 2025
2	30	2	31	2	28
3	July 1, 2025	3	August 1, 2025	3	29
4	2	4	2	4	30
5	3	5	3	5	31
6	4	6	4	6	September 1, 2025
7	5	7	5	7	2
8	6	8	6	8	3
9	7	9	7	9	4
10	8	10	8	10	5
11	9	11	9	11	6
12	10	12	10	12	7
13	11	13	11	13	8
14	12	14	12	14	9
15	13	15	13	15	10
16	14	16	14	16	11
17	15	17	15	17	12
18	16	18	16	18	13
19	17	19	17	19	14
20	18	20	18	20	15
21	19	21	19	21	16
22	20	22	20	22	17
23	21	23	21	23	18
24	22	24	22	24	19
25	23	25	23	25	20
26	24	26	24	26	21
27	25	27	25	27	22
28	26	28	26	28	23
29	27			29	24
30	28			30	25
31	29			31	26

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>April 2025</b>		<b>May 2025</b>		<b>June 2025</b>	
1	September 27, 2025	1	October 27, 2025	1	November 27, 2025
2	28	2	28	2	28
3	29	3	29	3	29
4	30	4	30	4	30
5	October 1, 2025	5	31	5	December 1, 2025
6	2	6	November 1, 2025	6	2
7	3	7	2	7	3
8	4	8	3	8	4
9	5	9	4	9	5
10	6	10	5	10	6
11	7	11	6	11	7
12	8	12	7	12	8
13	9	13	8	13	9
14	10	14	9	14	10
15	11	15	10	15	11
16	12	16	11	16	12
17	13	17	12	17	13
18	14	18	13	18	14
19	15	19	14	19	15
20	16	20	15	20	16
21	17	21	16	21	17
22	18	22	17	22	18
23	19	23	18	23	19
24	20	24	19	24	20
25	21	25	20	25	21
26	22	26	21	26	22
27	23	27	22	27	23
28	24	28	23	28	24
29	25	29	24	29	25
30	26	30	25	30	26
		31	26		

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>July 2025</b>		<b>August 2025</b>		<b>September 2025</b>	
1	December 27, 2025	1	January 27, 2026	1	February 27, 2026
2	28	2	28	2	28
3	29	3	29	3	March 1, 2026
4	30	4	30	4	2
5	31	5	31	5	3
6	January 1, 2026	6	February 1, 2026	6	4
7	2	7	2	7	5
8	3	8	3	8	6
9	4	9	4	9	7
10	5	10	5	10	8
11	6	11	6	11	9
12	7	12	7	12	10
13	8	13	8	13	11
14	9	14	9	14	12
15	10	15	10	15	13
16	11	16	11	16	14
17	12	17	12	17	15
18	13	18	13	18	16
19	14	19	14	19	17
20	15	20	15	20	18
21	16	21	16	21	19
22	17	22	17	22	20
23	18	23	18	23	21
24	19	24	19	24	22
25	20	25	20	25	23
26	21	26	21	26	24
27	22	27	22	27	25
28	23	28	23	28	26
29	24	29	24	29	27
30	25	30	25	30	28
31	26	31	26		

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>October 2025</b>		<b>November 2025</b>		<b>December 2025</b>	
1	March 29, 2026	1	April 29, 2026	1	May 29, 2026
2	30	2	30	2	30
3	31	3	May 1, 2026	3	31
4	April 1, 2026	4	2	4	June 1, 2026
5	2	5	3	5	2
6	3	6	4	6	3
7	4	7	5	7	4
8	5	8	6	8	5
9	6	9	7	9	6
10	7	10	8	10	7
11	8	11	9	11	8
12	9	12	10	12	9
13	10	13	11	13	10
14	11	14	12	14	11
15	12	15	13	15	12
16	13	16	14	16	13
17	14	17	15	17	14
18	15	18	16	18	15
19	16	19	17	19	16
20	17	20	18	20	17
21	18	21	19	21	18
22	19	22	20	22	19
23	20	23	21	23	20
24	21	24	22	24	21
25	22	25	23	25	22
26	23	26	24	26	23
27	24	27	25	27	24
28	25	28	26	28	25
29	26	29	27	29	26
30	27	30	28	30	27
31	28			31	28

**Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)**

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>January 2026</b>		<b>February 2026</b>		<b>March 2026</b>	
1	June 29, 2026	1	July 30, 2026	1	August 27, 2026
2	30	2	31	2	28
3	July 1, 2026	3	August 1, 2026	3	29
4	2	4	2	4	30
5	3	5	3	5	31
6	4	6	4	6	September 1, 2026
7	5	7	5	7	2
8	6	8	6	8	3
9	7	9	7	9	4
10	8	10	8	10	5
11	9	11	9	11	6
12	10	12	10	12	7
13	11	13	11	13	8
14	12	14	12	14	9
15	13	15	13	15	10
16	14	16	14	16	11
17	15	17	15	17	12
18	16	18	16	18	13
19	17	19	17	19	14
20	18	20	18	20	15
21	19	21	19	21	16
22	20	22	20	22	17
23	21	23	21	23	18
24	22	24	22	24	19
25	23	25	23	25	20
26	24	26	24	26	21
27	25	27	25	27	22
28	26	28	26	28	23
29	27			29	24
30	28			30	25
31	29			31	26

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>April 2026</b>		<b>May 2026</b>		<b>June 2026</b>	
1	September 27, 2026	1	October 27, 2026	1	November 27, 2026
2	28	2	28	2	28
3	29	3	29	3	29
4	30	4	30	4	30
5	October 1, 2026	5	31	5	December 1, 2026
6	2	6	November 1, 2026	6	2
7	3	7	2	7	3
8	4	8	3	8	4
9	5	9	4	9	5
10	6	10	5	10	6
11	7	11	6	11	7
12	8	12	7	12	8
13	9	13	8	13	9
14	10	14	9	14	10
15	11	15	10	15	11
16	12	16	11	16	12
17	13	17	12	17	13
18	14	18	13	18	14
19	15	19	14	19	15
20	16	20	15	20	16
21	17	21	16	21	17
22	18	22	17	22	18
23	19	23	18	23	19
24	20	24	19	24	20
25	21	25	20	25	21
26	22	26	21	26	22
27	23	27	22	27	23
28	24	28	23	28	24
29	25	29	24	29	25
30	26	30	25	30	26
		31	26		

**Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)**

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>July 2026</b>		<b>August 2026</b>		<b>September 2026</b>	
1	December 27, 2026	1	January 27, 2027	1	February 27, 2027
2	28	2	28	2	28
3	29	3	29	3	March 1, 2027
4	30	4	30	4	2
5	31	5	31	5	3
6	January 1, 2027	6	February 1, 2027	6	4
7	2	7	2	7	5
8	3	8	3	8	6
9	4	9	4	9	7
10	5	10	5	10	8
11	6	11	6	11	9
12	7	12	7	12	10
13	8	13	8	13	11
14	9	14	9	14	12
15	10	15	10	15	13
16	11	16	11	16	14
17	12	17	12	17	15
18	13	18	13	18	16
19	14	19	14	19	17
20	15	20	15	20	18
21	16	21	16	21	19
22	17	22	17	22	20
23	18	23	18	23	21
24	19	24	19	24	22
25	20	25	20	25	23
26	21	26	21	26	24
27	22	27	22	27	25
28	23	28	23	28	26
29	24	29	24	29	27
30	25	30	25	30	28
31	26	31	26		

## Last Day To Make Qualified Disaster Distributions for Your Disaster (continued)

Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster	Later of Declaration or Beginning Date	Last Day To Make Qualified Disaster Distribution for Disaster
<b>October 2026</b>		<b>November 2026</b>		<b>December 2026</b>	
1	March 29, 2027	1	April 29, 2027	1	May 29, 2027
2	30	2	30	2	30
3	31	3	May 1, 2027	3	31
4	April 1, 2027	4	2	4	June 1, 2027
5	2	5	3	5	2
6	3	6	4	6	3
7	4	7	5	7	4
8	5	8	6	8	5
9	6	9	7	9	6
10	7	10	8	10	7
11	8	11	9	11	8
12	9	12	10	12	9
13	10	13	11	13	10
14	11	14	12	14	11
15	12	15	13	15	12
16	13	16	14	16	13
17	14	17	15	17	14
18	15	18	16	18	15
19	16	19	17	19	16
20	17	20	18	20	17
21	18	21	19	21	18
22	19	22	20	22	19
23	20	23	21	23	20
24	21	24	22	24	21
25	22	25	23	25	22
26	23	26	24	26	23
27	24	27	25	27	24
28	25	28	26	28	25
29	26	29	27	29	26
30	27	30	28	30	27
31	28			31	28

## Appendix D, Last Day To Repay Your Part IV Qualified Distribution

This is the appendix referenced in [All other 2021 and later disasters](#) under *Qualified Distribution Repayment Period*, earlier. This appendix counts the 180 days for you. To use this appendix, you must first determine which is later, your disaster beginning date or your disaster declaration

date. Scan down to that date in the “Later of Declaration or Beginning Date” column. The last day on which you can repay your Part IV qualified distribution will be the corresponding date in the “Last Day To Repay Your Part IV Qualified Distribution” column. For example, if the later of your disaster’s declaration or beginning date was March 1, 2023, the table below shows the last day to make qualified disaster distributions

for your disaster was August 28, 2023.

We add here the two dates not in the table below. For a disaster for which the later of the disaster declaration date and disaster beginning date was:

- December 30, 2022, the last day to repay qualified distributions for the disaster was June 28, 2023; or
- December 31, 2022, the last day to repay qualified distributions for the disaster was June 29, 2023.

### Last Day To Repay Your Part IV Qualified Distribution

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
January 2023		February 2023		March 2023	
1	June 30, 2023	1	July 31, 2023	1	August 28, 2023
2	July 1, 2023	2	August 1, 2023	2	29
3	2	3	2	3	30
4	3	4	3	4	31
5	4	5	4	5	September 1, 2023
6	5	6	5	6	2
7	6	7	6	7	3
8	7	8	7	8	4
9	8	9	8	9	5
10	9	10	9	10	6
11	10	11	10	11	7
12	11	12	11	12	8
13	12	13	12	13	9
14	13	14	13	14	10
15	14	15	14	15	11
16	15	16	15	16	12
17	16	17	16	17	13
18	17	18	17	18	14
19	18	20	19	19	15
20	19	21	20	20	16
21	20	22	21	21	17
22	21	23	22	22	18
23	22	24	23	23	19
24	23	25	24	24	20
25	24	26	25	25	21
26	25	27	26	26	22
27	26	28	27	27	23
28	27			28	24
29	28			29	25
30	29			30	26
31	30			31	27

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
April 2023		May 2023		June 2023	
1	September 28, 2023	1	October 28, 2023	1	November 28, 2023
2	29	2	29	2	29
3	30	3	30	3	30
4	October 1, 2023	4	31	4	December 1, 2023
5	2	5	November 1, 2023	5	2
6	3	6	2	6	3
7	4	7	3	7	4
8	5	8	4	8	5
9	6	9	5	9	6
10	7	10	6	10	7
11	8	11	7	11	8
12	9	12	8	12	9
13	10	13	9	13	10
14	11	14	10	14	11
15	12	15	11	15	12
16	13	16	12	16	13
17	14	17	13	17	14
18	15	18	14	18	15
19	16	19	15	19	16
20	17	20	16	20	17
21	18	21	17	21	18
22	19	22	18	22	19
23	20	23	19	23	20
24	21	24	20	24	21
25	22	25	21	25	22
26	23	26	22	26	23
27	24	27	23	27	24
28	25	28	24	28	25
29	26	29	25	29	26
30	27	30	26	30	27
		31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>July 2023</b>		<b>August 2023</b>		<b>September 2023</b>	
1	December 28, 2023	1	January 28, 2024	1	February 28, 2024
2	29	2	29	2	29
3	30	3	30	3	March 1, 2024
4	31	4	31	4	2
5	January 1, 2024	5	February 1, 2024	5	3
6	2	6	2	6	4
7	3	7	3	7	5
8	4	8	4	8	6
9	5	9	5	9	7
10	6	10	6	10	8
11	7	11	7	11	9
12	8	12	8	12	10
13	9	13	9	13	11
14	10	14	10	14	12
15	11	15	11	15	13
16	12	16	12	16	14
17	13	17	13	17	15
18	14	18	14	18	16
19	15	19	15	19	17
20	16	20	16	20	18
21	17	21	17	21	19
22	18	22	18	22	20
23	19	23	19	23	21
24	20	24	20	24	22
25	21	25	21	25	23
26	22	26	22	26	24
27	23	27	23	27	25
28	24	28	24	28	26
29	25	29	25	29	27
30	26	30	26	30	28
31	27	31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>October 2023</b>		<b>November 2023</b>		<b>December 2023</b>	
1	March 29, 2024	1	April 29, 2024	1	May 29, 2024
2	30	2	30	2	30
3	31	3	May 1, 2024	3	31
4	April 1, 2024	4	2	4	June 1, 2024
5	2	5	3	5	2
6	3	6	4	6	3
7	4	7	5	7	4
8	5	8	6	8	5
9	6	9	7	9	6
10	7	10	8	10	7
11	8	11	9	11	8
12	9	12	10	12	9
13	10	13	11	13	10
14	11	14	12	14	11
15	12	15	13	15	12
16	13	16	14	16	13
17	14	17	15	17	14
18	15	18	16	18	15
19	16	19	17	19	16
20	17	20	18	20	17
21	18	21	19	21	18
22	19	22	20	22	19
23	20	23	21	23	20
24	21	24	22	24	21
25	22	25	23	25	22
26	23	26	24	26	23
27	24	27	25	27	24
28	25	28	26	28	25
29	26	29	27	29	26
30	27	30	28	30	27
31	28			31	28

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>January 2024</b>		<b>February 2024</b>		<b>March 2024</b>	
1	June 29, 2024	1	July 30, 2024	1	August 28, 2024
2	30	2	31	2	29
3	July 1, 2024	3	August 1, 2024	3	30
4	2	4	2	4	31
5	3	5	3	5	September 1, 2024
6	4	6	4	6	2
7	5	7	5	7	3
8	6	8	6	8	4
9	7	9	7	9	5
10	8	10	8	10	6
11	9	11	9	11	7
12	10	12	10	12	8
13	11	13	11	13	9
14	12	14	12	14	10
15	13	15	13	15	11
16	14	16	14	16	12
17	15	17	15	17	13
18	16	18	16	18	14
19	17	19	17	19	15
20	18	20	18	20	16
21	19	21	19	21	17
22	20	22	20	22	18
23	21	23	21	23	19
24	22	24	22	24	20
25	23	25	23	25	21
26	24	26	24	26	22
27	25	27	25	27	23
28	26	28	26	28	24
29	27	29	27	29	25
30	28			30	26
31	29			31	27

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>April 2024</b>		<b>May 2024</b>		<b>June 2024</b>	
1	September 28, 2024	1	October 28, 2024	1	November 28, 2024
2	29	2	29	2	29
3	30	3	30	3	30
4	October 1, 2024	4	31	4	December 1, 2024
5	2	5	November 1, 2024	5	2
6	3	6	2	6	3
7	4	7	3	7	4
8	5	8	4	8	5
9	6	9	5	9	6
10	7	10	6	10	7
11	8	11	7	11	8
12	9	12	8	12	9
13	10	13	9	13	10
14	11	14	10	14	11
15	12	15	11	15	12
16	13	16	12	16	13
17	14	17	13	17	14
18	15	18	14	18	15
19	16	19	15	19	16
20	17	20	16	20	17
21	18	21	17	21	18
22	19	22	18	22	19
23	20	23	19	23	20
24	21	24	20	24	21
25	22	25	21	25	22
26	23	26	22	26	23
27	24	27	23	27	24
28	25	28	24	28	25
29	26	29	25	29	26
30	27	30	26	30	27
		31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>July 2024</b>		<b>August 2024</b>		<b>September 2024</b>	
1	December 28, 2024	1	January 28, 2025	1	February 28, 2025
2	29	2	29	2	March 1, 2025
3	30	3	30	3	
4	31	4	31	4	
5	January 1, 2025	5	February 1, 2025	5	
6	2	6	2	6	
7	3	7	3	7	
8	4	8	4	8	
9	5	9	5	9	
10	6	10	6	10	
11	7	11	7	11	
12	8	12	8	12	
13	9	13	9	13	
14	10	14	10	14	
15	11	15	11	15	
16	12	16	12	16	
17	13	17	13	17	
18	14	18	14	18	
19	15	19	15	19	
20	16	20	16	20	
21	17	21	17	21	
22	18	22	18	22	
23	19	23	19	23	
24	20	24	20	24	
25	21	25	21	25	
26	22	26	22	26	
27	23	27	23	27	
28	24	28	24	28	
29	25	29	25	29	
30	26	30	26	30	
31	27	31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>October 2024</b>		<b>November 2024</b>		<b>December 2024</b>	
1	March 30, 2025	1	April 30, 2025	1	May 30, 2025
2	31	2	May 1, 2025	2	31
3	April 1, 2025	3	2	3	June 1, 2025
4	2	4	3	4	2
5	3	5	4	5	3
6	4	6	5	6	4
7	5	7	6	7	5
8	6	8	7	8	6
9	7	9	8	9	7
10	8	10	9	10	8
11	9	11	10	11	9
12	10	12	11	12	10
13	11	13	12	13	11
14	12	14	13	14	12
15	13	15	14	15	13
16	14	16	15	16	14
17	15	17	16	17	15
18	16	18	17	18	16
19	17	19	18	19	17
20	18	20	19	20	18
21	19	21	20	21	19
22	20	22	21	22	20
23	21	23	22	23	21
24	22	24	23	24	22
25	23	25	24	25	23
26	24	26	25	26	24
27	25	27	26	27	25
28	26	28	27	28	26
29	27	29	28	29	27
30	28			30	28
31	29			31	29

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>January 2025</b>		<b>February 2025</b>		<b>March 2025</b>	
1	June 30, 2025	1	July 31, 2025	1	August 28, 2025
2	July 1, 2025	2	August 1, 2025	2	29
3	2	3	2	30	
4	3	4	3	31	
5	4	5	4	5	September 1, 2025
6	5	6	5	6	2
7	6	7	6	7	3
8	7	8	7	8	4
9	8	9	8	9	5
10	9	10	9	10	6
11	10	11	10	11	7
12	11	12	11	12	8
13	12	13	12	13	9
14	13	14	13	14	10
15	14	15	14	15	11
16	15	16	15	16	12
17	16	17	16	17	13
18	17	18	17	18	14
19	18	19	18	19	15
20	19	20	19	20	16
21	20	21	20	21	17
22	21	23	21	22	18
23	22	24	23	23	19
24	23	25	24	24	20
25	24	26	25	25	21
26	25	27	26	26	22
27	26	28	27	27	23
28	27			28	24
29	28			29	25
30	29			30	26
31	30			31	27

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
April 2025		May 2025		June 2025	
1	September 28, 2025	1	October 28, 2025	1	November 28, 2025
2	29	2	29	2	29
3	30	3	30	3	30
4	October 1, 2025	4	31	4	December 1, 2025
5	2	5	November 1, 2025	5	2
6	3	6	2	6	3
7	4	7	3	7	4
8	5	8	4	8	5
9	6	9	5	9	6
10	7	10	6	10	7
11	8	11	7	11	8
12	9	12	8	12	9
13	10	13	9	13	10
14	11	14	10	14	11
15	12	15	11	15	12
16	13	16	12	16	13
17	14	17	13	17	14
18	15	18	14	18	15
19	16	19	15	19	16
20	17	20	16	20	17
21	18	21	17	21	18
22	19	22	18	22	19
23	20	23	19	23	20
24	21	24	20	24	21
25	22	25	21	25	22
26	23	26	22	26	23
27	24	27	23	27	24
28	25	28	24	28	25
29	26	29	25	29	26
30	27	30	26	30	27
		31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>July 2025</b>		<b>August 2025</b>		<b>September 2025</b>	
1	December 28, 2025	1	January 28, 2026	1	February 28, 2026
2	29	2	29	2	March 1, 2026
3	30	3	30	3	
4	31	4	31	4	
5	January 1, 2025	5	February 1, 2026	5	
6	2	6	2	6	
7	3	7	3	7	
8	4	8	4	8	
9	5	9	5	9	
10	6	10	6	10	
11	7	11	7	11	
12	8	12	8	12	
13	9	13	9	13	
14	10	14	10	14	
15	11	15	11	15	
16	12	16	12	16	
17	13	17	13	17	
18	14	18	14	18	
19	15	19	15	19	
20	16	20	16	20	
21	17	21	17	21	
22	18	22	18	22	
23	19	23	19	23	
24	20	24	20	24	
25	21	25	21	25	
26	22	26	22	26	
27	23	27	23	27	
28	24	28	24	28	
29	25	29	25	29	
30	26	30	26	30	
31	27	31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>October 2025</b>		<b>November 2025</b>		<b>December 2025</b>	
1	March 30, 2026	1	April 30, 2026	1	May 30, 2026
2	31	2	May 1, 2026	2	31
3	April 1, 2026	3	2	3	June 1, 2026
4	2	4	3	4	2
5	3	5	4	5	3
6	4	6	5	6	4
7	5	7	6	7	5
8	6	8	7	8	6
9	7	9	8	9	7
10	8	10	9	10	8
11	9	11	10	11	9
12	10	12	11	12	10
13	11	13	12	13	11
14	12	14	13	14	12
15	13	15	14	15	13
16	14	16	15	16	14
17	15	17	16	17	15
18	16	18	17	18	16
19	17	19	18	19	17
20	18	20	19	20	18
21	19	21	20	21	19
22	20	22	21	22	20
23	21	23	22	23	21
24	22	24	23	24	22
25	23	25	24	25	23
26	24	26	25	26	24
27	25	27	26	27	25
28	26	28	27	28	26
29	27	29	28	29	27
30	28			30	28
31	29			31	29

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>January 2026</b>		<b>February 2026</b>		<b>March 2026</b>	
1	June 30, 2026	1	July 31, 2026	1	August 28, 2026
2	July 1, 2026	2	August 1, 2026	2	29
3	2	3	2	3	30
4	3	4	3	4	31
5	4	5	4	5	September 1, 2026
6	5	6	5	6	2
7	6	7	6	7	3
8	7	8	7	8	4
9	8	9	8	9	5
10	9	10	9	10	6
11	10	11	10	11	7
12	11	12	11	12	8
13	12	13	12	13	9
14	13	14	13	14	10
15	14	15	14	15	11
16	15	16	15	16	12
17	16	17	16	17	13
18	17	18	17	18	14
19	18	19	18	19	15
20	19	20	19	20	16
21	20	21	20	21	17
22	21	23	21	22	18
23	22	24	23	23	19
24	23	25	24	24	20
25	24	26	25	25	21
26	25	27	26	26	22
27	26	28	27	27	23
28	27			28	24
29	28			29	25
30	29			30	26
31	30			31	27

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>April 2026</b>		<b>May 2026</b>		<b>June 2026</b>	
1	September 28, 2026	1	October 28, 2026	1	November 28, 2026
2	29	2	29	2	29
3	30	3	30	3	30
4	October 1, 2026	4	31	4	December 1, 2026
5	2	5	November 1, 2026	5	2
6	3	6	2	6	3
7	4	7	3	7	4
8	5	8	4	8	5
9	6	9	5	9	6
10	7	10	6	10	7
11	8	11	7	11	8
12	9	12	8	12	9
13	10	13	9	13	10
14	11	14	10	14	11
15	12	15	11	15	12
16	13	16	12	16	13
17	14	17	13	17	14
18	15	18	14	18	15
19	16	19	15	19	16
20	17	20	16	20	17
21	18	21	17	21	18
22	19	22	18	22	19
23	20	23	19	23	20
24	21	24	20	24	21
25	22	25	21	25	22
26	23	26	22	26	23
27	24	27	23	27	24
28	25	28	24	28	25
29	26	29	25	29	26
30	27	30	26	30	27
		31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>July 2026</b>		<b>August 2026</b>		<b>September 2026</b>	
1	December 28, 2026	1	January 28, 2027	1	February 28, 2027
2	29	2	29	2	March 1, 2027
3	30	3	30	3	
4	31	4	31	4	
5	January 1, 2027	5	February 1, 2027	5	
6	2	6	2	6	
7	3	7	3	7	
8	4	8	4	8	
9	5	9	5	9	
10	6	10	6	10	
11	7	11	7	11	
12	8	12	8	12	
13	9	13	9	13	
14	10	14	10	14	
15	11	15	11	15	
16	12	16	12	16	
17	13	17	13	17	
18	14	18	14	18	
19	15	19	15	19	
20	16	20	16	20	
21	17	21	17	21	
22	18	22	18	22	
23	19	23	19	23	
24	20	24	20	24	
25	21	25	21	25	
26	22	26	22	26	
27	23	27	23	27	
28	24	28	24	28	
29	25	29	25	29	
30	26	30	26	30	
31	27	31	27		

**Last Day To Repay Your Part IV Qualified Distribution (continued)**

Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution	Later of Declaration or Beginning Date	Last Day To Repay Your Part IV Qualified Distribution
<b>October 2026</b>		<b>November 2026</b>		<b>December 2026</b>	
1	March 30, 2027	1	April 30, 2027	1	May 30, 2027
2	31	2	May 1, 2027	2	31
3	April 1, 2027	3	2	3	June 1, 2027
4	2	4	3	4	2
5	3	5	4	5	3
6	4	6	5	6	4
7	5	7	6	7	5
8	6	8	7	8	6
9	7	9	8	9	7
10	8	10	9	10	8
11	9	11	10	11	9
12	10	12	11	12	10
13	11	13	12	13	11
14	12	14	13	14	12
15	13	15	14	15	13
16	14	16	15	16	14
17	15	17	16	17	15
18	16	18	17	18	16
19	17	19	18	19	17
20	18	20	19	20	18
21	19	21	20	21	19
22	20	22	21	22	20
23	21	23	22	23	21
24	22	24	23	24	22
25	23	25	24	25	23
26	24	26	25	26	24
27	25	27	26	27	25
28	26	28	27	28	26
29	27	29	28	29	27
30	28			30	28
31	29			31	29