



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

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Form **8915-F**
(Rev. December 2025)
Department of the Treasury
Internal Revenue Service

Qualified Disaster Retirement Plan Distributions and Repayments

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form8915F for instructions and the latest information.

OMB No. 1545-0074

Attachment
Sequence No. **915**

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

Your social security number

Before you begin (see instructions for details):

- Use Form 8915-F for 2021 and later disasters. Also, use it after 2020 for coronavirus-related and other 2020 disasters instead of Form 8915-E.
- Major Disaster Declarations at www.FEMA.gov/disaster/declarations provides the only qualified disasters and their FEMA numbers for item C.
- "This year" (as used on this form) is the year of the form you check in item A next. For example, if you check 2022, "this year" is 2022.

Complete items A and B below. Complete item C and check the box in item D for the coronavirus, as applicable.

A Tax year for which you are filing form (check only one box):

☐ 2021 ☐ 2022 ☐ 2023 ☐ 2024 ☐ 2025 ☐ 2026 ☐ 2027 ☐ 2028 ☐ Other _____

B Calendar year in which qualified disaster(s) began (check only one box):

☐ 2020 ☐ 2021 ☐ 2022 ☐ 2023 ☐ 2024 ☐ 2025 ☐ 2026 ☐ 2027 ☐ Other _____

C FEMA number for each of your qualified disasters for the year checked in item B above. Use item D, not item C, for the coronavirus.

(1) _____ (2) _____ (3) _____ (4) _____ (5) _____ (6) _____

D If your only disaster, or one of your disasters, is the coronavirus, check this box ☐ Don't list the coronavirus in item C.

Which lines on this form should I use? See CHARTS 1 and 2 below.

CHART 1: Use if you checked the box for coronavirus in item D above and you *don't* have any disaster in item C.

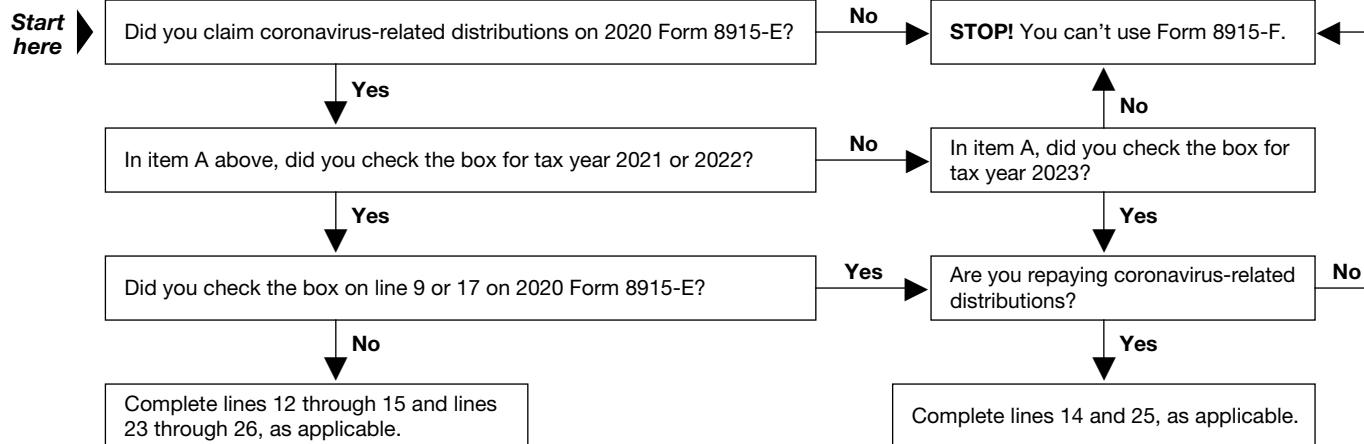
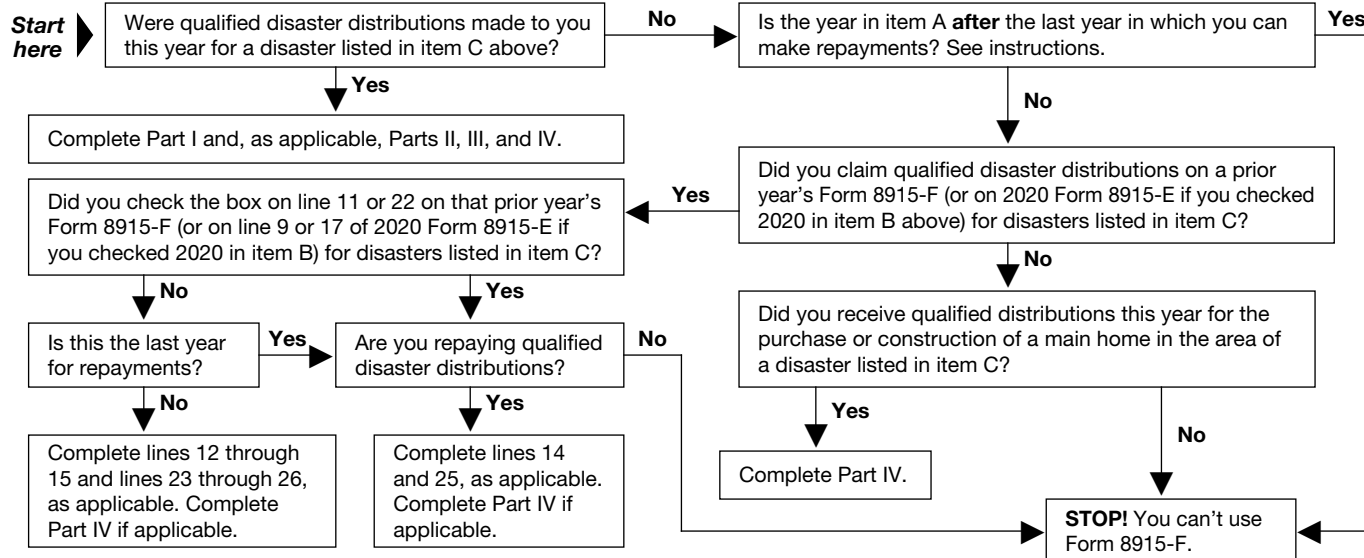


CHART 2: Use if CHART 1 doesn't apply to you. See the instructions for specific details.



Part I Total Distributions From All Retirement Plans (Including IRAs) (see instructions)**Caution:** Complete Part I if, this year, you have qualified disaster distributions (see instructions) for disasters listed in item C earlier.**Part I Disaster Table.** Provide the information requested below for the disaster(s) in item C earlier for which you are reporting qualified disaster distributions in this part.

Disaster FEMA number*	Disaster declaration date*	Disaster beginning date*

* Major Disaster Declarations at www.FEMA.gov/disaster/declarations provides the FEMA number, Disaster declaration date, and Disaster beginning date for the disaster(s) listed in the Part I Disaster Table. If more than two disasters, see instructions and check this box ☐

Date(s) of distribution(s) made this year _____

If you completed Part I of two or more Forms 8915-F on which you checked the same year in item A but different years in item B, see Part I in the instructions to figure the amount for lines 2, 3, and 4 in column (a).

	(a) Available distributions for this year (see instructions)	(b) Qualified disaster distributions for the disasters in the Part I Disaster Table (see instructions)
1 See line 1a below to determine whether you need to complete lines 1a through 1e. You must use Worksheet 1B in the instructions if you are directed to do so in line 1a.		
a (i) If you checked 2021 in item A and 2020 in item B, do one of the following.		
• If either you didn't file 2020 Form 8915-E or, on 2020 Form 8915-E, you only reported disasters other than those listed in the Part I Disaster Table earlier, skip lines 1a through 1d, and on line 1e enter \$100,000 times the number of disasters you entered in the Part I Disaster Table.		
• Otherwise, complete lines 1a through 1e, entering on line 1a \$100,000 times the number of disasters you entered in the Part I Disaster Table that were also reported on 2020 Form 8915-E, but do not include the coronavirus.		
(ii) If you checked 2021 or later in both item A and item B, do one of the following. (For 2021 and later disasters, the limit is \$22,000, not \$100,000, per disaster.)		
• If you listed only one disaster in the Part I Disaster Table and a prior year's Form 8915-F doesn't list that disaster in item C, skip to line 1e and enter \$22,000 there.		
• If you listed only one disaster in the Part I Disaster Table and a prior year's Form 8915-F lists that disaster in item C, complete lines 1a through 1e, entering \$22,000 on line 1a.		
• Otherwise, for lines 1a through 5, see the instructions to determine whether you must use Worksheet 1B in the instructions		
1a		
b Enter the total qualified disaster distributions made to you in prior year(s) for all disasters in the Part I Disaster Table. See Part I in the instructions	1b	
c Subtract line 1b from line 1a	1c	
d Enter \$22,000 (\$100,000 if you checked 2020 in item B) times the number of qualified disasters that you entered in the Part I Disaster Table but didn't enter in item C on a prior year's Form 8915-F, or in Part I of 2020 Form 8915-E if you checked 2020 in item B	1d	
e Total available qualified disaster distribution amount for this year. Enter the sum of lines 1c and 1d. If the amount on line 1e is zero, complete lines 2 through 4 in column (a), skip line 5, enter -0- on line 6, and do NOT include, in Part II or III later, amounts for disasters listed in the Part I Disaster Table	1e	
2 Enter, in column (a), distributions from retirement plans (other than IRAs) made this year	2	
3 Enter, in column (a), distributions from traditional IRAs made this year. Traditional IRAs include traditional SEP IRAs and traditional SIMPLE IRAs	3	
4 Enter, in column (a), distributions from Roth IRAs made this year. Roth IRAs include Roth SEP IRAs and Roth SIMPLE IRAs	4	
5a Enter, on line 5a, column (a), the total distributions from lines 2 through 4 in column (a) that aren't qualified disaster distributions	5a	
b Do (1) through (3) below in the order indicated.		
(1) Enter on line 5b, column (a), the sum of lines 2 through 4 in column (a) reduced by the amount on line 5a.		
(2) Enter on line 5b, column (b), the smaller of the amount on line 5b, column (a), or line 1e.		
(3) Enter on lines 2 through 4 in column (b) the amounts from lines 2 through 4, respectively, in column (a) allocated, if needed, by any reasonable method so that the sum of lines 2 through 4 in column (b) equals the amount on line 5b, column (b)	5b	
6 Total qualified disaster distributions. Enter the amount from line 5b, column (b). The additional tax for early withdrawals is waived for this amount (see instructions). See Parts II and III, later, for the tax on this amount		6
7 Taxable amount. Enter the excess of the sum of lines 2 through 4 in column (a) over the amount on line 6. Report this excess as IRA and/or pension and annuity distributions, as applicable, in accordance with the instructions for your tax return. All or part of the amount on line 7 may be eligible for the tax benefits in Part IV. See instructions		7

Part II Qualified Disaster Distributions From Retirement Plans (Other Than IRAs) for the Coronavirus and Disaster(s) Listed in Item C

8	Did you enter an amount on line 2, column (b)? ☐ No. Skip lines 8 through 11, and go to line 12. ☐ Yes. Enter the amount from line 2, column (b)	8
9	Enter the applicable cost of distributions, if any. See instructions	9
10	Subtract line 9 from line 8. This is the taxable amount of your other-than-IRA retirement plan qualified disaster distributions	10
11	The entire taxable amount on line 10 will be spread over 3 years unless you elect to have it taxed in this year. If you elect NOT to spread the taxable amount over 3 years, check this box ☐ and enter the amount from line 10 (see instructions). Otherwise, enter the amount from line 10 divided by 3.0. You must check the box on this line if you check the box on line 22	11
12	Enter the amount, if any, from Worksheet 2 in the instructions. This is your income for prior years from other-than-IRA retirement plan qualified disaster distributions. Attach your completed Worksheet 2, if applicable, to the back of this form	12
13	Add lines 11 and 12. This is your total income this year from other-than-IRA retirement plan qualified disaster distributions	13
14	Total repayment. Enter the amount, if any, from Worksheet 3. This is your total repayment for this year of other-than-IRA retirement plan qualified disaster distributions. Attach your completed Worksheet 3, if applicable, to the back of this form	14
15	Amount subject to tax this year. Subtract line 14 from line 13. If zero or less, enter -0-. Include this amount in the total on line 5b of this year's Form 1040, 1040-SR, or 1040-NR. See instructions	15

Part III Qualified Disaster Distributions From IRAs for the Coronavirus and Disaster(s) Listed in Item C**Before you begin:** Complete this year's Form 8606, Nondeductible IRAs, if required.

16	Did you enter an amount on line 3, column (b), or line 4, column (b)? ☐ Yes. Go to line 17. ☐ No. Skip lines 17 through 22, and go to line 23.	
17	Did you receive a qualified disaster distribution from an IRA that is required to be reported on this year's Form 8606? ☐ Yes. Go to line 18. ☐ No. Skip lines 18 and 19, and go to line 20.	
18	Enter the amount, if any, from this year's Form 8606, line 15b. But if you are entering amounts here and on other Forms 8915-F for this year, only enter on line 18 the amount on Form 8606, line 15b, attributable to Form 8915-F distributions for this form. See the instructions for Form 8606, line 15b	18
19	Enter the amount, if any, from this year's Form 8606, line 25b. But if you are entering amounts here and on other Forms 8915-F for this year, only enter on line 19 the amount on Form 8606, line 25b, attributable to Form 8915-F distributions for this form. See the instructions for Form 8606, line 25b	19
20	Enter the amount from line 3, column (b), if any. Don't include on line 20 any amounts reported on Form 8606	20
21	Add lines 18, 19, and 20. This is the taxable amount of your IRA qualified disaster distributions	21
22	The entire taxable amount on line 21 will be spread over 3 years unless you elect to have it taxed in this year. If you elect NOT to spread the taxable amount over 3 years, check this box ☐ and enter the amount from line 21 (see instructions). Otherwise, enter the amount from line 21 divided by 3.0. You must check the box on this line if you check the box on line 11	22
23	Enter the amount, if any, from Worksheet 4 in the instructions. This is your income for prior years from IRA qualified disaster distributions. Attach your completed Worksheet 4, if applicable, to the back of this form	23
24	Add lines 22 and 23. This is your total income this year from IRA qualified disaster distributions	24
25	Total repayment. Enter the amount, if any, from Worksheet 5. This is your total repayment for this year of IRA qualified disaster distributions. Attach your completed Worksheet 5, if applicable, to the back of this form	25
26	Amount subject to tax. Subtract line 25 from line 24. If zero or less, enter -0-. Include this amount in the total on line 4b of this year's Form 1040, 1040-SR, or 1040-NR. See instructions	26

Part IV **Qualified Distributions for the Purchase or Construction of a Main Home in the Area of Disaster(s) Listed in Item C**

Before you begin: Complete this year's Form 8606, Nondeductible IRAs, if required.

Caution: Complete Part IV if, this year, you received a qualified distribution (as defined in the instructions) for the purchase or construction of a main home in the area of a disaster listed in item C earlier. You can only repay the distribution during the disaster's qualified distribution repayment period (see *Qualified distribution repayment period* in the instructions). If you are allowed to repay the distribution, in whole or in part, after this year, see the instructions. For the applicability of Part IV to other years for disasters listed in item C, see the instructions.

Part IV Disaster Table. Provide the information requested below for the disaster(s) in item C earlier for which you are reporting qualified distributions in this part.

Disaster FEMA number*	Disaster declaration date*	Disaster beginning date*	Disaster ending date*

* Major Disaster Declarations at www.FEMA.gov/disaster/declarations provides the FEMA number, Disaster declaration date, Disaster beginning date, and Disaster ending date for the disaster(s) listed in the Part IV Disaster Table.

Date(s) of qualified distribution(s) received this year _____

27 Did you receive a qualified distribution, for the purchase or construction of a main home in the area of a disaster listed in the Part IV Disaster Table earlier, that is from an IRA and that is required to be reported on this year's Form 8606?

☐ **Yes.** Complete lines 28 through 32 only if you also had qualified distributions not required to be reported on this year's Form 8606; otherwise, stop here.

☐ **No.** Go to line 28.

28 Enter the total amount of qualified distributions you received this year for the purchase or construction of a main home in the area of disaster(s) listed in the Part IV Disaster Table. If you included an amount from line 7 on line 28, reduce line 7 by that amount. See instructions. Don't include any amounts reported on this year's Form 8606. Also, don't include any distributions you reported on line 8 or 20, or on other Forms 8915 for this year, if any

29 Enter the applicable cost of distributions, if any. See instructions

30 Subtract line 29 from line 28

31 Enter the total amount of any repayments you made. See instructions for allowable repayments. Don't include any repayments treated as rollovers on this year's Form 8606. See instructions

32 Taxable amount. Subtract line 31 from line 30. If the distribution is:

- From an IRA, include this amount in the total on line 4b of this year's Form 1040, 1040-SR, or 1040-NR.
- From a retirement plan (other than an IRA), include this amount in the total on line 5b of this year's Form 1040, 1040-SR, or 1040-NR.

Note: You may be subject to an additional tax on the amount on line 32. See instructions.

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29	
30	
31	
32	