

Instructions for Form 8915-D

Qualified 2019 Disaster Retirement Plan Distributions and Repayments

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

General Instructions

Future Developments

For the latest information about developments related to Form 8915-D and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915D](https://www.irs.gov/Form8915D).

What's New

Repayments. The repayment period for a qualified 2019 disaster distribution ends 3 years and 1 day after the distribution was received. The only qualified 2019 disaster distributions for which you could make repayments in 2024 are those made in 2021 for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster. Repayments reported on 2024 Form 8915-D can be used to reduce the income reportable on your 2021, 2022, or 2023 tax return, as applicable, for qualified disaster distributions for that disaster. If you have already filed your tax return for the year in question, you will need to amend that return.

Coronavirus-Related Distributions

2023 was the last year in which a coronavirus-related distribution could be repaid. Repayments were reported on Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments.

Purpose of Form

Use 2024 Form 8915-D to report repayments in 2024 of qualified disaster distributions for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster.

For repayments of distributions for qualified 2021 and later disasters, see Form 8915-F and its instructions.

Note. Repayments of distributions from retirement plans (other than IRAs) are reported in Part I, and repayments of distributions from IRAs are reported in Part II.

Who Must File

File 2024 Form 8915-D if you made a repayment in 2024 of a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster.

When and Where To File

File 2024 Form 8915-D with your 2024 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file 2024 Form 8915-D, fill in the address information on page 1 of Form 8915-D, sign the Form 8915-D, and send it to the IRS at the same time and place you would otherwise file 2024 Form 1040, 1040-SR, or 1040-NR.

The timing of your repayments will determine whether you need to file an amended return to claim them. See [Amending Form 8915-D](#), later.

Qualified 2019 Disaster Distribution

What 2019 Disasters Are Covered?

In order to have a qualified 2019 disaster distribution for which you are reporting repayments on a 2024 Form 8915-D, you must have been adversely affected by the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster listed in [Table 1](#) at the end of these instructions.

How Is a Qualified Disaster Distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) Disaster Taxed?

Generally, a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster is included in your income in equal amounts over 3 years. However, if you elected, you could have included the entire distribution in your income in the year of the distribution. If more than one distribution was made during the year, you must have treated all distributions for that year the same way. Any repayments made before you file your return, by the due date (including extensions), and within the 3-year period for making the repayment reduce the amount of the distribution included in your income.

Also, qualified disaster distributions for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from SIMPLE IRAs) on early distributions.

Repayment of a Qualified 2019 Disaster Distribution



An amount paid more than 3 years and 1 day after the distribution was received cannot be treated as a repayment. For example, if your qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster was received on May 25, 2021, and you choose to repay the distribution, the repayment must be made before May 26, 2024.

If you choose, you can generally repay to an [eligible retirement plan](#) any portion of a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster that is eligible for tax-free rollover treatment. Also, you can repay a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster made from a retirement plan on account of hardship. However, see [Exceptions](#), later, for distributions you can't repay.

You have 3 years from the day after the date you received the distribution to make a repayment. The

amount of your repayment cannot be more than the amount of the original distribution. Amounts that are repaid are treated as a trustee-to-trustee transfer and are not included in income. Also, for purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

Include on 2024 Form 8915-D any repayments made in 2024 for qualified disaster distributions for the 2019 Puerto Rico Earthquakes (DR-4473-PR) but only if the repayments are made within the 3-year repayment period for the distribution. See [Amending Form 8915-D](#), later, for information on the years to which repayments can apply.

Exceptions. You cannot repay the following types of distributions.

1. Distributions received as a beneficiary (other than a surviving spouse).
2. Required minimum distributions.
3. Any distribution (other than from an IRA) that is one of a series of substantially equal periodic payments made (at least annually) for:
 - a. A period of 10 years or more,
 - b. Your life or life expectancy, or
 - c. The joint lives or joint life expectancies of you and your beneficiary.

Eligible retirement plan. For tax year 2024, an eligible retirement plan can be any of the following.

- A qualified pension, profit-sharing, or stock bonus plan (including a 401(k) plan).
- A qualified annuity plan.
- A tax-sheltered annuity contract.
- A governmental section 457 deferred compensation plan.
- A traditional, traditional SEP, traditional SIMPLE, Roth, Roth SEP, or Roth SIMPLE IRA.



Prior to January 1, 2023, traditional SEP and traditional SIMPLE IRAs were simply called SEP and SIMPLE IRAs, and Roth SEP and Roth SIMPLE IRAs didn't exist. In 2023, the term "traditional" was added to the SEP and SIMPLE IRA names to distinguish them from Roth SEP and Roth SIMPLE IRAs, which were introduced in section 601 of the SECURE 2.0 Act of 2022 and effective beginning January 1, 2023.

Amending Form 8915-D

File Form 1040-X, Amended U.S. Individual Income Tax Return, to amend a return you have already filed. Generally, Form 1040-X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later.

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

Include on 2024 Form 8915-D any repayments you made in 2024. Do not include on your 2024 Form 8915-D any repayments you made after the end of the 3-year repayment period for your distribution.

In addition, if you make the repayment in 2024 for qualified disaster distributions made in 2021 for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster:

- You may file an amended 2021 Form 8915-D, as applicable, if you received a qualified disaster distribution in 2021 for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster and you elected on your original 2021 Form 8915-D to include the distribution in income in 2021, as applicable, instead of over 3 years; or
- You may file an amended 2021, 2022, or 2023 Form 8915-D, as applicable, if you received a qualified disaster distribution in 2021 for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster and you spread it in income over 3 years.

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:

- 2021, include the carried back amount on 2021 Form 8915-D, line 18;
- 2022, include the carried back amount on 2022 Form 8915-D, line 7; and/or
- 2023, include the carried back amount on 2023 Form 8915-D, line 5.

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

- 2021, include the carried back amount on 2021 Form 8915-D, line 34;
- 2022, include the carried back amount on 2022 Form 8915-D, line 16; and/or
- 2023, include the carried back amount on 2023 Form 8915-D, line 12.

Step 2. Add this sentence. Write "\$_____ carryback from [enter here the year the excess carryback occurred] Form 8915-D" on the dotted line to the left of the line on which you are including the carried back amount.

Example 1. You received a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster from your traditional IRA in the amount of \$90,000 on May 11, 2021. You elected to recognize in 2021 all the income from the distribution. On May 3, 2024, you make a repayment of \$45,000. The entire \$45,000 is an excess repayment on your 2024 Form 8915-D, as you have no income from distributions to report on your 2024 Form 8915-D and the repayment was made before the 3-year period for repayment of the distribution ended. You carry the entire \$45,000 back to 2021. You enter \$45,000 on your amended 2021 Form 8915-D, line 34. On the dotted line to the left of line 34, you write "\$45,000 carryback from 2024 Form 8915-D."

Example 2. You received a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster from your traditional IRA in the amount of \$90,000 on May 10, 2021. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2021, 2022, and 2023). On May 3, 2024, you make a repayment of \$65,000. For 2024, the entire \$65,000 is an excess repayment on your 2024 Form 8915-D, as you have no income from distributions to report on your 2024 Form 8915-D and the repayment was made before the 3-year period for repayment of the distribution ended. You choose to carry \$30,000 of the excess back to 2023, \$30,000 of the excess back to 2022, and \$5,000 of the

excess back to 2021. You enter \$30,000 on your amended 2021 Form 8915-D, line 34, and on your amended 2022 Form 8915-D, line 16; and \$5,000 on your amended 2023 Form 8915-D, line 12. On the dotted line to the left of these lines, you write “\$30,000 excess repayment from 2024 Form 8915-D” on the 2021 and 2022 forms and “\$5,000 excess repayment from 2024 Form 8915-D” on the 2023 form.

Specific Instructions

Married filers. If both you and your spouse are required to file Form 8915-D, file a separate Form 8915-D for each of you.

Name and social security number (SSN). If you file a joint return, enter only the name and SSN of the spouse whose information is being reported on that Form 8915-D.

Foreign address. If you have a foreign address, enter the city name on the appropriate line. Do not enter any other information on that line, but also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Write at the top of page 1. Write “Puerto Rico Earthquakes (DR-4473-PR)” at the top of page 1 of your 2024 Form 8915-D.

Part I—Qualified Disaster Distributions for the Puerto Rico Earthquakes (DR-4473-PR) Disaster From Retirement Plans (Other Than IRAs)

Complete Part I if you made a repayment in 2024 of qualified disaster distribution amounts for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster from line 10 of 2021 Form 8915-D.

Line 2b. Enter the amount from line 2a that you have already carried back to a prior year.

Example. You received a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster from your 401(k) plan in the amount of \$90,000 on March 15, 2021. This is the only qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2021, 2022, and 2023). You did not make a repayment until November 10, 2023, when you made a repayment of \$40,000. On your 2023 Form 8915-D, you enter totals of \$40,000 on line 6 and \$30,000 on line 1. On June 3, 2024, you filed an amended 2022 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 7 of your 2022 Form 8915-D and wrote “\$10,000 excess repayment from 2023 Form 8915-D” on the dotted line to the left of line 7. You transfer the amounts on lines 6 and 1 of your 2023 Form 8915-D to your 2024 Form 8915-D, entering \$40,000 on line 1a and \$30,000 on line 1b of your 2024 Form 8915-D. You entered \$10,000 on line 2a of your 2024 Form 8915-D. Because you have

already carried back the full \$10,000, you would include \$10,000 on 2024 Form 8915-D, line 2b.

Line 4. At any time during the 3-year period that begins the day after the date you received a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster, 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 2019 Disaster Distribution](#), earlier, for details.

Enter on line 4 repayments made in 2024 of qualified disaster distributions made in 2021 for the Puerto Rico Earthquakes (DR-4473-PR) disaster. For each distribution being repaid, include only repayments made within the 3-year repayment period for the distribution. Do not include repayments of nontaxable amounts.

Part II—Qualified Disaster Distributions for the Puerto Rico Earthquakes (DR-4473-PR) Disaster From Traditional, SEP, SIMPLE, and Roth IRAs

Complete Part II if you made a repayment in 2024 of qualified disaster distribution amounts for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster from line 26 of 2021 Form 8915-D.

Line 7b. Enter the amount from line 7a that you have already carried back to a prior year.

Example. You received a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster from your traditional IRA in the amount of \$90,000 on March 21, 2021. This is the only qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2021, 2022, and 2023). You did not make a repayment until November 10, 2023, when you made a repayment of \$40,000. On your 2023 Form 8915-D, you enter totals of \$40,000 on line 13 and \$30,000 on line 8. On December 1, 2024, you filed an amended 2022 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 16 of your 2022 Form 8915-D and wrote “\$10,000 excess repayment from 2023 Form 8915-D” on the dotted line to the left of line 16. You transfer the amounts on lines 13 and 8 of your 2023 Form 8915-D to your 2024 Form 8915-D, entering \$40,000 on line 6a and \$30,000 on line 6b of your 2024 Form 8915-D. You entered \$10,000 on line 7a of your 2024 Form 8915-D. Because you have already carried back the full \$10,000, you would include \$10,000 on 2024 Form 8915-D, line 7b.

Line 9. At any time during the 3-year period that begins the day after the date you received a qualified disaster distribution for the 2019 Puerto Rico Earthquakes (DR-4473-PR) disaster, 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 2019 Disaster Distribution](#), earlier, for details.

Enter on line 9 repayments made in 2024 of qualified disaster distributions made in 2021 for the Puerto Rico Earthquakes (DR-4473-PR) disaster. For each distribution being repaid, include only repayments made within the 3-year repayment period for the distribution. Do not include repayments of nontaxable amounts.

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.

Table 1. Qualified 2019 Disaster Areas for Form 8915-D

Disaster Area	Qualified 2019 Disaster	Date of Declaration	Disaster Period aka Incident Period
Alabama	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4426)	April 17, 2019	February 19, 2019 - March 20, 2019
Alabama	Severe Storms, Straight-line Winds, And Tornadoes (DR-4419)	March 05, 2019	March 03, 2019
Arkansas	Severe Storms And Flooding (DR-4441)	June 08, 2019	May 21, 2019 - June 14, 2019
Arkansas	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4460)	September 13, 2019	June 23, 2019 - June 24, 2019
Cahuilla Band of Indians	Severe Storms And Flooding (DR-4423)	March 28, 2019	February 14, 2019
California	Severe Winter Storms, Flooding, Landslides, And Mudslides (DR-4434)	May 17, 2019	February 24, 2019 - March 01, 2019
California	Severe Winter Storms, Flooding, Landslides, And Mudslides (DR-4431)	May 01, 2019	February 13, 2019 - February 15, 2019
Florida	Hurricane Dorian (DR-4468)	October 21, 2019	August 28, 2019 - September 09, 2019
Guam	Typhoon Wutip (DR-4433)	May 07, 2019	February 23, 2019 - February 25, 2019
Idaho	Severe Storms, Flooding, Landslides, And Mudslides (DR-4443)	June 12, 2019	April 07, 2019 - April 13, 2019
Illinois	Severe Storms And Flooding (DR-4461)	September 19, 2019	February 24, 2019 - July 03, 2019
Iowa	Severe Storms And Flooding (DR-4421)	March 23, 2019	March 12, 2019 - June 15, 2019
Kansas	Severe Storms, Straight-line Winds, Tornadoes, Flooding, landslides, and Mudslides (DR-4449)	June 20, 2019	April 28, 2019 - July 12, 2019
Kentucky	Severe Storms, Straight-line Winds, Flooding, Landslides, And Mudslides (DR-4428)	April 17, 2019	February 06, 2019 - March 10, 2019
La Jolla Band of Luiseño Indians	Severe Storms, Flooding, Landslides, And Mudslides (DR-4422)	March 26, 2019	February 14, 2019 - February 15, 2019
Louisiana	Severe Storms And Tornadoes (DR-4439)	June 03, 2019	April 24, 2019 - April 25, 2019
Louisiana	Hurricane Barry (DR-4458)	August 27, 2019	July 10, 2019 - July 15, 2019
Louisiana	Flooding (DR-4462)	September 19, 2019	May 10, 2019 - July 24, 2019
Minnesota	Severe Winter Storm, Straight-line Winds, And Flooding (DR-4442)	June 12, 2019	March 12, 2019 - April 28, 2019
Mississippi	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4429)	April 23, 2019	February 22, 2019 - August 23, 2019
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4450)	June 20, 2019	April 13, 2019 - April 14, 2019
Mississippi	Severe Storm, Straight-line Winds, And Flooding (DR-4470)	December 06, 2019	October 26, 2019
Missouri	Severe Storms, Straight-line Winds, And Flooding (DR-4435)	May 20, 2019	March 11, 2019 - April 16, 2019
Missouri	Severe Storms, Tornadoes, And Flooding (DR-4451)	July 09, 2019	April 29, 2019 - July 05, 2019
Montana	Flooding (DR-4437)	May 24, 2019	March 20, 2019 - April 10, 2019
Muscogee (Creek) Nation	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4456)	August 07, 2019	May 07, 2019 - June 09, 2019
Navajo Nation	Snowstorm And Flooding (DR-4436)	May 21, 2019	February 21, 2019 - February 24, 2019
Nebraska	Severe Winter Storm, Straight-line Winds, And Flooding (DR-4420)	March 21, 2019	March 09, 2019 - July 14, 2019
New Hampshire	Severe Storm And Flooding (DR-4457)	August 15, 2019	July 11, 2019 - July 12, 2019

Table 1. Qualified 2019 Disaster Areas for Form 8915-D (continued)

Disaster Area	Qualified 2019 Disaster	Date of Declaration	Disaster Period aka Incident Period
New York	Severe Storms, Straight-line Winds, And Flooding (DR-4472)	December 19, 2019	October 31, 2019 - November 01, 2019
North Carolina	Hurricane Dorian (DR-4465)	October 04, 2019	September 01, 2019 - September 09, 2019
North Dakota	Flooding (DR-4444)	June 12, 2019	March 21, 2019 - April 28, 2019
North Dakota	Flooding (DR-4475)	January 21, 2020	October 09, 2019 - October 26, 2019
Oglala Sioux Tribe	Severe Winter Storm, Snowstorm, And Flooding (DR-4448)	June 20, 2019	March 13, 2019 - March 26, 2019
Ohio	Severe Storms, Flooding, And Landslides (DR-4424)	April 08, 2019	February 05, 2019 - February 13, 2019
Ohio	Severe Storms, Straight-line Winds, Tornadoes, Flooding, Landslides, And Mudslide (DR-4447)	June 18, 2019	May 27, 2019 - May 29, 2019
Oklahoma	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4438)	June 01, 2019	May 07, 2019 - June 09, 2019
Oklahoma	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4453)	July 12, 2019	April 30, 2019 - May 01, 2019
Oregon	Severe Storms, Flooding, Landslides, And Mudslides (DR-4452)	July 09, 2019	April 06, 2019 - April 21, 2019
Oregon	Severe Winter Storms, Flooding, Landslides, And Mudslides (DR-4432)	May 02, 2019	February 23, 2019 - February 26, 2019
Ponca Tribe of Nebraska	Severe Storms And Flooding (DR-4446)	June 17, 2019	March 13, 2019 - April 01, 2019
Puerto Rico	Earthquakes (DR-4473-PR)	January 16, 2020	December 28, 2019 - July 3, 2020
Sac and Fox Tribe of the Mississippi in Iowa	Severe Storms And Flooding (DR-4430)	April 29, 2019	March 13, 2019 - April 01, 2019
Soboba Band Luiseño Indians	Severe Storms And Flooding (DR-4425)	April 08, 2019	February 14, 2019 - February 15, 2019
South Carolina	Hurricane Dorian (DR-4464)	September 30, 2019	August 31, 2019 - September 06, 2019
South Dakota	Severe Winter Storm, Snowstorm, And Flooding (DR-4440)	June 07, 2019	March 13, 2019 - April 26, 2019
South Dakota	Severe Storms And Flooding (DR-4463)	September 23, 2019	May 21, 2019 - June 07, 2019
South Dakota	Dakota Severe Storms, Tornadoes, And Flooding (DR-4467)	October 07, 2019	June 30, 2019 - July 21, 2019
South Dakota	Severe Storms, Tornadoes, And Flooding (DR-4469)	November 18, 2019	September 09, 2019 - September 26, 2019
Tennessee	Severe Storms, Flooding, Landslides, And Mudslides (DR-4427)	April 17, 2019	February 19, 2019 - March 30, 2019
Tennessee	Severe Storm And Straight-line Winds (DR-4471)	December 06, 2019	October 26, 2019
Texas	Severe Storms And Flooding (DR-4454)	July 17, 2019	June 24, 2019 - June 25, 2019
Texas	Tropical Storm Imelda (DR-4466)	October 04, 2019	September 17, 2019 - September 23, 2019
Vermont	Severe Storms And Flooding (DR-4445)	June 14, 2019	April 15, 2019
Vermont	Severe Storm And Flooding (DR-4474)	January 17, 2020	October 31, 2019 - November 01, 2019
West Virginia	Severe Storms, Flooding, Landslides, And Mudslides (DR-4455)	August 02, 2019	June 29, 2019 - June 30, 2019
Wisconsin	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4459)	August 27, 2019	July 18, 2019 - July 20, 2019