

SECURE Act 2.0 Provision Timeline

Use this timeline as your effective date reference guide for some of the key provisions included in SECURE Act 2.0.

2022 AND PRIOR

PROVISION	EFFECTIVE DATE**	SECTION
Tax credit for startup plans in existing MEPs	1/1/20	111
Federal disaster withdrawals	1/26/21	331
Partial annuitizations	12/29/22	204
Plan overpayments	12/29/22	301
Tax on excess contributions	12/29/22	313
Corrective distribution tax	12/29/22	333
Optional Roth deferral	12/29/22	604
Birth/adoption repayments	12/30/22	311
Terminal illness distributions	12/30/22	326

2023

PROVISION	EFFECTIVE DATE**	SECTION
Tax credit for startup plans	1/1/23	102
PEP named fiduciary	1/1/23	105
403(b) MEPs	1/1/23	106
RMD age 73	1/1/23	107
Military spouse eligibility	1/1/23	112
Gift card incentive	1/1/23	113
'Nanny' SEPs	1/1/23	118
RMD penalties	1/1/23	302
Charitable contribution	1/1/23	307
Hardship withdrawals - self-cert.	1/1/23	312
Unnecessary plan disclosures	1/1/23	320
SIMPLE, SEP IRA Roth contributions	1/1/23	601
Portability rollovers	12/30/23	120
Annuity distributions	12/30/23	201



2024

PROVISION	EFFECTIVE DATE**	SECTION
Indexing IRA catch-ups	1/1/24	108
Student loan repayments	1/1/24	110
Emergency withdrawals	1/1/24	115
SIMPLE contribution limits	1/1/24	117
Starter 401(k) plans	1/1/24	121
529 plan rollovers to Roth	1/1/24	126
Emergency savings account	1/1/24	127
Increased cap for portability accts.	1/1/24	304
Domestic abuse withdrawals	1/1/24	314
Roth plan RMDs	1/1/24	325
SIMPLE plan conversions	1/1/24	332
403(b) hardship withdrawals	1/1/24	602
SIMPLE & SEP Roth IRAs	1/1/24	603
QLAC limits	6/30/24	202
Lost and found	12/30/24	303
Plan sponsor's self-corrections	12/30/24	305
Performance benchmarks	12/30/24	318

2025+

PROVISION	EFFECTIVE DATE**	SECTION
Auto-enrollment	1/1/25	101
Catch-ups age 60-63	1/1/25	109
Part-time worker eligibility	1/1/25	125
LTC premiums	12/30/25	334
ABLE program age changes	1/1/26	124
Saver's match	1/1/27	103
Variable annuity ETFs	12/30/29	203
RMD age 75	1/1/33	107

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To learn more about SECURE Act 2.0 visit Broadridge.com/resource/SECUREAct2

* The effective dates listed here are the general effective dates for the provisions so numbered, and are for informational purposes only. Not every effective date in SECURE Act 2.0 is listed. The information provided herein is not intended as legal or tax advice. Please consult with your attorney or tax professional regarding specific questions related to SECURE Act 2.0.

**Some of the effective dates listed here reference, or are dependent in part, on the appropriate agency (typically the U.S. Departments of Labor or Treasury) finalizing guidance or new regulations prior to the deadlines prescribed by SECURE Act 2.0.

