

SECURE Act 2.0 Provision Timeline

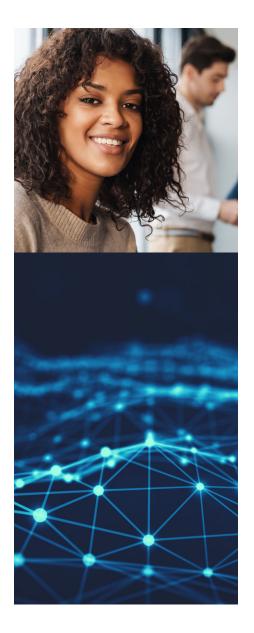
Use this timeline as your effective date reference guide for some of the key provisions included in SECURE Act 2.0.

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 |
| | | |

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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 |

^{*} 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.

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^{**}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.