



## Extended CARES and SECURE Act Plan Amendment Deadline

As described in a recent article, [IRS Extends Plan Amendment Deadlines for CARES Act, Miners Act and SECURE Act Provisions](#), the IRS has extended the plan amendment deadlines for most of the optional and required changes under the CARES Act, Miners Act, and SECURE Act. For Code Section 401(a) and 403(b) plans and IRAs, the IRS extended the amendment deadline to December 31, 2025 (except for governmental 401(a), 457(b) and 403(b) plans, which have until 90 days after the close of the third regular legislative session of the legislative body with authority to amend the plan that begins after December 31, 2023). Notably, however, this extension of the amendment deadline did not include the special loan and withdrawal provisions of the CARES Act.

The IRS has now issued [Notice 2022-45](#), which extends the plan amendment deadline for the optional CARES Act provisions that were not addressed by the previous extension. As a result, all changes under the CARES Act, Miners Act and SECURE Act have the same plan amendment deadlines of December 31, 2025 (or the modified deadline for governmental 401(a), 457(b) and 403(b) plans described above).

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