



SECURE 2.0 Summary

SECURE 2.0 Provision	Optional/Required	Effective Date
Reduction in Excise Tax for RMD Failures	N/A	Immediate
Small Incentives for Participation	Optional	Immediate
457(b) 1st-Day Rule	Optional	Immediate
Qualified Birth/Adoption Repayment	Optional	Immediate
Terminal Illness Withdrawals	Optional	Immediate
Hardship Self-Certification	Optional	Immediate
Federal Disaster Distributions	Optional	Immediate
Roth Treatment of Match or Non-Elective Contributions	Optional	Immediate
Recovery of Overpayments	N/A	Immediate
EPCRS Expansion	N/A	Immediate
Increased RMD Age	Required	Plan Years On/After 1/1/23
Notices to Unenrolled Employees	Optional	Plan Years On/After 1/1/23
403(b) MEPs	Optional	Plan Years On/After 1/1/23
Safe Harbor Correction for Elective Deferral Errors	Optional	Plan Years On/After 1/1/24
Student Loan Match	Optional	Plan Years On/After 1/1/24
Catch-Ups Treated as Roth for High Earners	Required	Plan Years On/After 1/1/24
In-Service Withdrawals and Emergency Savings Accounts	Optional	Plan Years On/After 1/1/24
Cash-Out Limit Increase	Optional	Plan Years On/After 1/1/24
Plan Amendments to Increase Benefits	Optional	Plan Years On/After 1/1/24
Surviving Spouse RMD Election	Required	Plan Years On/After 1/1/24

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403(b) Hardship Withdrawals	Optional	Plan Years On/After 1/1/24
Roth RMD Rules	Required	Plan Years On/After 1/1/24
Mandatory Auto-Enrollment for New Plans	Required	Plan Years On/After 1/1/25
Higher Catch-Up Limit	Optional	Plan Years On/After 1/1/25
Long-Term Part-Time Employee Eligibility	Required	Plan Years On/After 1/1/25
Long-Term Care Distributions	Optional	Plan Years On/After 1/1/26
Paper Statements	Required	Plan Years On/After 1/1/26



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