

AT-A-GLANCE:

SECURE 2.0 ACT: A PROVISIONS TIMELINE

Here is a guide of when the Secure 2.0 Act's *most notable* retirement plan provisions will be in effect:

SECTIONS BEGINNING JANUARY 1, 2025

- 101** – Mandating automatic enrollment for new plans.
- 109** – Higher catch-up limit to apply at age 60, 61, 62, and 63.
- 125** – Improving coverage for part-time workers.

SECTIONS BEGINNING JANUARY 1, 2026

- 331** – Special rules for use of retirement funds relating to qualified federally declared disasters.
- 338** – Requirement to provide paper statements in certain cases.
- 334** – Long-term care contracts purchased with retirement distributions.

SECTIONS BEGINNING JANUARY 1, 2027

- 103** – Introduction of Saver's Match, a federal matching contribution to retirement accounts for low- to moderate-income workers
- 104** – Promotion of Saver's Match.

SECTIONS BEGINNING JANUARY 1, 2028

- 114** – Deferral of tax for certain sales of employer stock to an Employee Stock Ownership Plan (ESOP) sponsored by an S corporation.
- 123** – Certain securities treated as publicly traded in case of ESOPs.