

## SECURE 2.0 Effective Dates

The various provisions of SECURE 2.0 are effective at different times. While all of the provisions are important, plan sponsors and service providers should focus first on those provisions that become immediately effective or will be effective for the next plan year or taxable year. [Note: Provisions that are effective immediately or for the next plan year or taxable year are in bold in the table. The table does not include all provisions contained in SECURE 2.0, such as IRA-related provisions and other provisions not directly affecting 401(k), defined contribution, defined benefit, 403(b) or 457(b) plans.]

<b>SECURE 2.0 Section</b>	<b>SECURE 2.0 Provision</b>	<b>Effective Date</b>
Sec. 101	EXPANDING AUTOMATIC ENROLLMENT IN RETIREMENT PLANS	Plan years beginning after December 31, 2024
<b>Sec. 102</b>	<b>MODIFICATION OF CREDIT FOR SMALL EMPLOYER PENSION PLAN STARTUP COSTS</b>	<b>Taxable years beginning after December 31, 2022</b>
Sec. 103	SAVER'S MATCH	Taxable years beginning after December 31, 2026
<b>Sec. 105</b>	<b>POOLED EMPLOYER PLANS MODIFICATION</b>	<b>Plan years beginning after December 31, 2022</b>
<b>Sec. 106</b>	<b>MULTIPLE EMPLOYER 403(b) PLANS</b>	<b>Plan years beginning after December 31, 2022</b>
<b>Sec. 107</b>	<b>INCREASE IN AGE FOR REQUIRED BEGINNING DATE FOR MANDATORY DISTRIBUTIONS</b>	<b>Effective for distributions after December 31, 2022</b>
Sec. 109	HIGHER CATCH-UP LIMIT TO APPLY AT AGE 60, 61, 62, AND 63	Taxable years beginning after December 31, 2024
Sec. 110	TREATMENT OF STUDENT LOAN PAYMENTS AS ELECTIVE DEFERRALS FOR PURPOSES OF MATCHING CONTRIBUTIONS	Plan years beginning after December 31, 2023
<b>Sec. 111</b>	<b>APPLICATION OF CREDIT FOR SMALL EMPLOYER PENSION PLAN STARTUP COSTS TO EMPLOYERS WHICH JOIN AN EXISTING PLAN</b>	<b>Retroactive for taxable years after December 31, 2019</b>
<b>Sec. 112</b>	<b>MILITARY SPOUSE RETIREMENT PLAN ELIGIBILITY CREDIT FOR SMALL EMPLOYERS</b>	<b>Taxable years after the date of enactment</b>
<b>Sec. 113</b>	<b>SMALL IMMEDIATE FINANCIAL INCENTIVES FOR CONTRIBUTING TO A PLAN</b>	<b>Plan years beginning after date of enactment</b>
Sec. 115	WITHDRAWALS FOR CERTAIN EMERGENCY EXPENSES	Distributions after December 31, 2023

Sec. 120	EXEMPTION FOR CERTAIN AUTOMATIC PORTABILITY TRANSACTIONS	Transactions occurring on or after the date that is 12 months after the date of enactment
Sec. 121	STARTER 401(k) PLANS FOR EMPLOYERS WITH NO RETIREMENT PLAN	Plan years beginning after December 31, 2023
Sec. 125	IMPROVING COVERAGE FOR PART-TIME WORKERS	Certain changes effective as if included in SECURE Act (SECURE 1.0). Other changes effective for plan years beginning after December 31, 2024
Sec. 127	EMERGENCY SAVINGS ACCOUNTS LINKED TO INDIVIDUAL ACCOUNT PLANS	Plan years beginning after December 31, 2023
<b>Sec. 128</b>	<b>ENHANCEMENT OF 403(b) PLANS</b>	<b>After date of enactment</b>
<b>Sec. 201</b>	<b>REMOVE REQUIRED MINIMUM DISTRIBUTION BARRIERS FOR LIFE ANNUITIES</b>	<b>Calendar years ending after the date of enactment</b>
<b>Sec. 202</b>	<b>QUALIFYING LONGEVITY ANNUITY CONTRACTS</b>	<b>Effective for contracts purchased or received in an exchange on date of enactment</b>
<b>Sec. 204</b>	<b>ELIMINATING A PENALTY ON PARTIAL ANNUITIZATION</b>	<b>Date of enactment</b>
<b>Sec. 301</b>	<b>RECOVERY OF RETIREMENT PLAN OVERPAYMENTS</b>	<b>Date of enactment</b>
<b>Sec. 302</b>	<b>REDUCTION IN EXCISE TAX ON CERTAIN ACCUMULATIONS IN QUALIFIED RETIREMENT PLANS</b>	<b>Taxable years beginning after date of enactment</b>
Sec. 303	RETIREMENT SAVINGS LOST AND FOUND	Creation of the database no later than 2 years after the date of enactment
Sec. 304	UPDATING DOLLAR LIMIT FOR MANDATORY DISTRIBUTIONS	Distributions made after December 31, 2023
<b>Sec. 305</b>	<b>EXPANSION OF EMPLOYEE PLANS COMPLIANCE RESOLUTION SYSTEM</b>	<b>Date of enactment</b>
<b>Sec. 306</b>	<b>ELIMINATE THE “FIRST DAY OF THE MONTH” REQUIREMENT FOR GOVERNMENTAL SECTION 457(b) PLANS</b>	<b>Taxable years beginning after date of enactment</b>
<b>Sec. 308</b>	<b>DISTRIBUTIONS TO FIREFIGHTERS</b>	<b>Distributions made after date of enactment</b>
Sec. 310	APPLICATION OF TOP HEAVY RULES TO DEFINED CONTRIBUTION PLANS COVERING EXCLUDABLE EMPLOYEES	Plan years beginning after December 31, 2023
<b>Sec. 311</b>	<b>REPAYMENT OF QUALIFIED BIRTH OR ADOPTIONS DISTRIBUTION LIMITED TO 3 YEARS</b>	<b>Effective to distributions made after the date of the enactment and retroactively to the 3 year period beginning on the day</b>

		<b>after the date on which such distribution was received</b>
<b>Sec. 312</b>	<b>EMPLOYER MAY RELY ON EMPLOYEE CERTIFYING THAT DEEMED HARDSHIP DISTRIBUTION CONDITIONS ARE MET</b>	<b>Plan years beginning after date of enactment</b>
Sec. 314	PENALTY-FREE WITHDRAWAL FROM RETIREMENT PLANS FOR INDIVIDUAL IN CASE OF DOMESTIC ABUSE	Distributions after December 31, 2023
Sec. 315	REFORM OF FAMILY ATTRIBUTION RULE	Plan years beginning after December 31, 2023
Sec. 316	AMENDMENTS TO INCREASE BENEFIT ACCRUALS UNDER PLAN FOR PREVIOUS PLAN YEAR ALLOWED UNTIL EMPLOYER TAX RETURN DUE DATE	Plan years beginning after December 31, 2023
<b>Sec. 317</b>	<b>RETROACTIVE FIRST YEAR ELECTIVE DEFERRALS FOR SOLE PROPRIETORS</b>	<b>Plan years beginning after date of enactment</b>
<b>Sec. 320</b>	<b>ELIMINATING UNNECESSARY PLAN REQUIREMENTS RELATED TO UNENROLLED PARTICIPANTS</b>	<b>Plan years beginning after December 31, 2022</b>
Sec. 323	CLARIFICATION OF SUBSTANTIALLY EQUAL PERIODIC PAYMENT RULE	Effective for transfers, rollovers, exchanges after December 31, 2023 and effective for annuity distributions on or after the date of enactment
Sec. 325	ROTH PLAN DISTRIBUTION RULES	Taxable years beginning after December 31, 2023
<b>Sec. 326</b>	<b>EXCEPTION TO PENALTY ON EARLY DISTRIBUTIONS FROM QUALIFIED PLANS FOR INDIVIDUALS WITH A TERMINAL ILLNESS</b>	<b>Distribution made after date of enactment</b>
Sec. 327	SURVIVING SPOUSE ELECTION TO BE TREATED AS EMPLOYEE	Calendar years beginning after December 31, 2023
<b>Sec. 331</b>	<b>SPECIAL RULES FOR USE OF RETIREMENT FUNDS IN CONNECTION WITH QUALIFIED FEDERALLY DECLARED DISASTERS</b>	<b>Disasters occurring on or after January 26, 2021</b>
Sec. 332	EMPLOYERS ALLOWED TO REPLACE SIMPLE RETIREMENT ACCOUNTS WITH SAFE HARBOR 401(k) PLANS DURING A YEAR	Plan years beginning after December 31, 2023
<b>Sec. 333</b>	<b>ELIMINATION OF ADDITIONAL TAX ON CORRECTIVE DISTRIBUTIONS OF EXCESS CONTRIBUTIONS</b>	<b>Effective for any determination of, or affecting, liability for taxes, interest, or penalties which is made on or after the date of enactment</b>

Sec. 334	LONG-TERM CARE CONTRACTS PURCHASED WITH RETIREMENT PLAN DISTRIBUTIONS	3 years after enactment
<b>Sec. 335</b>	<b>CORRECTIONS OF MORTALITY TABLES</b>	<b>Date of enactment</b>
<b>Sec. 337</b>	<b>MODIFICATION OF REQUIRED MINIMUM DISTRIBUTION RULES FOR SPECIAL NEEDS TRUSTS</b>	<b>Calendar years beginning after date of enactment</b>
Sec. 338	REQUIREMENT TO PROVIDE PAPER STATEMENTS IN CERTAIN CASES	Plan years beginning after December 31, 2025
<b>Sec. 339</b>	<b>RECOGNITION OF TRIBAL GOVERNMENT DOMESTIC RELATIONS ORDERS</b>	<b>Effective to domestic relations orders received by plan administrators after December 31, 2022</b>
Sec. 341	CONSOLIDATION OF DEFINED CONTRIBUTION PLAN NOTICES	Treasury and DOL Secretaries directed to amend regulations to permit a plan to consolidate certain required plan notices within 2 years
Sec. 343	DEFINED BENEFIT ANNUAL FUNDING NOTICES	Plan years beginning after December 31, 2023
<b>Sec. 345</b>	<b>ANNUAL AUDITS FOR GROUP OF PLANS</b>	<b>Date of enactment</b>
<b>Sec. 348</b>	<b>CASH BALANCE</b>	<b>Plan years beginning after date of enactment</b>
<b>Sec. 349</b>	<b>TERMINATION OF VARIABLE RATE PREMIUM INDEXING</b>	<b>Date of enactment</b>
Sec. 350	SAFE HARBOR FOR CORRECTIONS OF EMPLOYEE ELECTIVE DEFERRAL FAILURES	Errors after December 31, 2023
Sec. 602	HARDSHIP WITHDRAWAL RULES FOR 403(b) PLANS	Plan years beginning after December 31, 2023
Sec. 603	ELECTIVE DEFERRALS GENERALLY LIMITED TO REGULAR CONTRIBUTION LIMIT	Taxable years beginning after December 31, 2023
<b>Sec. 604</b>	<b>OPTIONAL TREATMENT OF EMPLOYER MATCHING OR NONELECTIVE CONTRIBUTIONS AS ROTH CONTRIBUTIONS</b>	<b>Date of enactment</b>

## SECURE 2.0 Effective Dates

### [in order of effective date]

The various provisions of SECURE 2.0 are effective at different times. While all of the provisions are important, plan sponsors and service providers should focus first on those provisions that become immediately effective or will be effective for the next plan year or taxable year. [Note that the tables do not include all provisions contained in SECURE 2.0, such as IRA-related provisions and other provisions not directly affecting 401(k), defined contribution, defined benefit, 403(b) or 457(b) plans.]

- Table 1 - Provisions effective retroactively, upon enactment or for plan years, tax years or distributions beginning after 2022
- Table 2 - Provisions effective for plan years, tax years or distributions beginning after December 31, 2023
- Table 3 - Provisions effective for plan years, tax years or distributions beginning after December 31, 2024
- Table 4 - Provisions effective for plan years, tax years or distributions beginning after December 31, 2025 or later

**Table 1 - Provisions effective retroactively, upon enactment or for plan years, tax years or distributions beginning after 2022**

SECURE 2.0 Section	SECURE 2.0 Provision	Effective Date
Sec. 102	MODIFICATION OF CREDIT FOR SMALL EMPLOYER PENSION PLAN STARTUP COSTS	Taxable years beginning after December 31, 2022
Sec. 105	POOLED EMPLOYER PLANS MODIFICATION	Plan years beginning after December 31, 2022
Sec. 106	MULTIPLE EMPLOYER 403(b) PLANS	Plan years beginning after December 31, 2022
Sec. 107	INCREASE IN AGE FOR REQUIRED BEGINNING DATE FOR MANDATORY DISTRIBUTIONS	Effective for distributions after December 31, 2022
Sec. 111	APPLICATION OF CREDIT FOR SMALL EMPLOYER PENSION PLAN STARTUP COSTS TO EMPLOYERS WHICH JOIN AN EXISTING PLAN	Retroactive for taxable years after December 31, 2019
Sec. 112	MILITARY SPOUSE RETIREMENT PLAN ELIGIBILITY CREDIT FOR SMALL EMPLOYERS	Taxable years after the date of enactment
Sec. 113	SMALL IMMEDIATE FINANCIAL INCENTIVES FOR CONTRIBUTING TO A PLAN	Plan years beginning after date of enactment

Sec. 128	ENHANCEMENT OF 403(b) PLANS	After date of enactment
Sec. 201	REMOVE REQUIRED MINIMUM DISTRIBUTION BARRIERS FOR LIFE ANNUITIES	Calendar years ending after the date of enactment
Sec. 202	QUALIFYING LONGEVITY ANNUITY CONTRACTS	Effective for contracts purchased or received in an exchange on date of enactment
Sec. 204	ELIMINATING A PENALTY ON PARTIAL ANNUITIZATION	Date of enactment
Sec. 301	RECOVERY OF RETIREMENT PLAN OVERPAYMENTS	Date of enactment
Sec. 302	REDUCTION IN EXCISE TAX ON CERTAIN ACCUMULATIONS IN QUALIFIED RETIREMENT PLANS	Taxable years beginning after date of enactment
Sec. 305	EXPANSION OF EMPLOYEE PLANS COMPLIANCE RESOLUTION SYSTEM	Date of enactment
Sec. 306	ELIMINATE THE “FIRST DAY OF THE MONTH” REQUIREMENT FOR GOVERNMENTAL SECTION 457(b) PLANS	Taxable years beginning after date of enactment
Sec. 308	DISTRIBUTIONS TO FIREFIGHTERS	Distributions made after date of enactment
Sec. 311	REPAYMENT OF QUALIFIED BIRTH OR ADOPTION DISTRIBUTION LIMITED TO 3 YEARS	Effective to distributions made after the date of the enactment and retroactively to the 3 year period beginning on the day after the date on which such distribution was received
Sec. 312	EMPLOYER MAY RELY ON EMPLOYEE CERTIFYING THAT DEEMED HARDSHIP DISTRIBUTION CONDITIONS ARE MET	Plan years beginning after date of enactment
Sec. 317	RETROACTIVE FIRST YEAR ELECTIVE DEFERRALS FOR SOLE PROPRIETORS	Plan years beginning after date of enactment
Sec. 320	ELIMINATING UNNECESSARY PLAN REQUIREMENTS RELATED TO UNENROLLED PARTICIPANTS	Plan years beginning after December 31, 2022
Sec. 326	EXCEPTION TO PENALTY ON EARLY DISTRIBUTIONS FROM QUALIFIED PLANS FOR INDIVIDUALS WITH A TERMINAL ILLNESS	Distribution made after date of enactment
Sec. 331	SPECIAL RULES FOR USE OF RETIREMENT FUNDS IN CONNECTION WITH QUALIFIED FEDERALLY DECLARED DISASTERS	Disasters occurring on or after January 26, 2021
Sec. 333	ELIMINATION OF ADDITIONAL TAX ON CORRECTIVE DISTRIBUTIONS OF EXCESS CONTRIBUTIONS	Effective for any determination of, or affecting, liability for taxes, interest, or penalties which is

		made on or after the date of enactment
Sec. 335	CORRECTIONS OF MORTALITY TABLES	Date of enactment
Sec. 337	MODIFICATION OF REQUIRED MINIMUM DISTRIBUTION RULES FOR SPECIAL NEEDS TRUSTS	Calendar years beginning after date of enactment
Sec. 339	RECOGNITION OF TRIBAL GOVERNMENT DOMESTIC RELATIONS ORDERS	Effective to domestic relations orders received by plan administrators after December 31, 2022
Sec. 345	ANNUAL AUDITS FOR GROUP OF PLANS	Date of enactment
Sec. 348	CASH BALANCE	Plan years beginning after date of enactment
Sec. 349	TERMINATION OF VARIABLE RATE PREMIUM INDEXING	Date of enactment
Sec. 604	OPTIONAL TREATMENT OF EMPLOYER MATCHING OR NONELECTIVE CONTRIBUTIONS AS ROTH CONTRIBUTIONS	Date of enactment

**Table 2 - Provisions effective for plan years, tax years or distributions beginning after December 31, 2023**

<b>SECURE 2.0 Section</b>	<b>SECURE 2.0 Provision</b>	<b>Effective Date</b>
Sec. 110	TREATMENT OF STUDENT LOAN PAYMENTS AS ELECTIVE DEFERRALS FOR PURPOSES OF MATCHING CONTRIBUTIONS	Plan years beginning after December 31, 2023
Sec. 115	WITHDRAWALS FOR CERTAIN EMERGENCY EXPENSES	Distributions after December 31, 2023
Sec. 120	EXEMPTION FOR CERTAIN AUTOMATIC PORTABILITY TRANSACTIONS	Transactions occurring on or after the date that is 12 months after the date of enactment
Sec. 121	STARTER 401(k) PLANS FOR EMPLOYERS WITH NO RETIREMENT PLAN	Plan years beginning after December 31, 2023
Sec. 127	EMERGENCY SAVINGS ACCOUNTS LINKED TO INDIVIDUAL ACCOUNT PLANS	Plan years beginning after December 31, 2023
Sec. 304	UPDATING DOLLAR LIMIT FOR MANDATORY DISTRIBUTIONS	Distributions made after December 31, 2023
Sec. 310	APPLICATION OF TOP HEAVY RULES TO DEFINED CONTRIBUTION PLANS COVERING EXCLUDABLE EMPLOYEES	Plan years beginning after December 31, 2023

Sec. 314	PENALTY-FREE WITHDRAWAL FROM RETIREMENT PLANS FOR INDIVIDUAL IN CASE OF DOMESTIC ABUSE	Distributions after December 31, 2023
Sec. 315	REFORM OF FAMILY ATTRIBUTION RULE	Plan years beginning after December 31, 2023
Sec. 316	AMENDMENTS TO INCREASE BENEFIT ACCRUALS UNDER PLAN FOR PREVIOUS PLAN YEAR ALLOWED UNTIL EMPLOYER TAX RETURN DUE DATE	Plan years beginning after December 31, 2023
Sec. 323	CLARIFICATION OF SUBSTANTIALLY EQUAL PERIODIC PAYMENT RULE	Effective for transfers, rollovers, exchanges after December 31, 2023 and effective for annuity distributions on or after the date of enactment
Sec. 325	ROTH PLAN DISTRIBUTION RULES	Taxable years beginning after December 31, 2023
Sec. 327	SURVIVING SPOUSE ELECTION TO BE TREATED AS EMPLOYEE	Calendar years beginning after December 31, 2023
Sec. 332	EMPLOYERS ALLOWED TO REPLACE SIMPLE RETIREMENT ACCOUNTS WITH SAFE HARBOR 401(k) PLANS DURING A YEAR	Plan years beginning after December 31, 2023
Sec. 334	LONG-TERM CARE CONTRACTS PURCHASED WITH RETIREMENT PLAN DISTRIBUTIONS	3 years after enactment
Sec. 343	DEFINED BENEFIT ANNUAL FUNDING NOTICES	Plan years beginning after December 31, 2023
Sec. 350	SAFE HARBOR FOR CORRECTIONS OF EMPLOYEE ELECTIVE DEFERRAL FAILURES	Errors after December 31, 2023
Sec. 602	HARDSHIP WITHDRAWAL RULES FOR 403(b) PLANS	Plan years beginning after December 31, 2023
Sec. 603	ELECTIVE DEFERRALS GENERALLY LIMITED TO REGULAR CONTRIBUTION LIMIT	Taxable years beginning after December 31, 2023

**Table 3 - Provisions effective for plan years, tax years or distributions beginning after December 31, 2024**

<b>SECURE 2.0 Section</b>	<b>SECURE 2.0 Provision</b>	<b>Effective Date</b>
Sec. 101	EXPANDING AUTOMATIC ENROLLMENT IN RETIREMENT PLANS	Plan years beginning after December 31, 2024
Sec. 109	HIGHER CATCH-UP LIMIT TO APPLY AT AGE 60, 61, 62, AND 63	Taxable years beginning after December 31, 2024



Sec. 125	IMPROVING COVERAGE FOR PART-TIME WORKERS	Certain changes effective as if included in SECURE Act (SECURE 1.0). Other changes effective for plan years beginning after December 31, 2024
Sec. 303	RETIREMENT SAVINGS LOST AND FOUND	Creation of the database no later than 2 years after the date of enactment
Sec. 341	CONSOLIDATION OF DEFINED CONTRIBUTION PLAN NOTICES	Treasury and DOL Secretaries directed to amend regulations to permit a plan to consolidate certain required plan notices within 2 years

**Table 4 - Provisions effective for plan years, tax years or distributions beginning after December 31, 2025 or later**

<b>SECURE 2.0 Section</b>	<b>SECURE 2.0 Provision</b>	<b>Effective Date</b>
Sec. 101	EXPANDING AUTOMATIC ENROLLMENT IN RETIREMENT PLANS	Plan years beginning after December 31, 2024
Sec. 103	SAVER'S MATCH	Taxable years beginning after December 31, 2026
Sec. 334	LONG-TERM CARE CONTRACTS PURCHASED WITH RETIREMENT PLAN DISTRIBUTIONS	3 years after enactment
Sec. 338	REQUIREMENT TO PROVIDE PAPER STATEMENTS IN CERTAIN CASES	Plan years beginning after December 31, 2025