

SECURE Act 2.0 Implementation Summary

Required action in 2023

High priority in 2023

Possible action in 2024

Category	Provision	SECURE ACT section	Implement	
			Timing ¹	Plan(s)
Eligibility	Eligibility of part-time employees	125	24/25	401(k)
EE Contributions	Roth catch-up contributions	603	24	Both
Distributions	Involuntary distribution cap	304	24	Both
RMD	RMD age increase	107	23	Both
RMD	RMD for special needs trust	337	23	Both
RMD	Roth RMD	325	24	Both
RMD	Surviving spouse election	327	24	Both
Admin	Hardship self-certification	312	23	Both
EE Contributions	First day of month rule	306	23	457
Dist/Loan/Contrib	Disaster relief	331	23	Both
Distribution Type	Domestic abuse withdrawal	314	OPT 24	Both
ER Contributions	Roth employer contributions	604	OPT 23	Both
EE Contributions	Increased catch-up limit for ages 60-63	109	25	Both
Distribution Type	Long-term care insurance withdrawal	334	OPT 25	Both
ER Contributions	Matching student loan repayments	110	OPT 24	Both
EE Contributions	Emergency savings accounts	127	OPT	Both
Distribution Type	Emergency expense withdrawals	115	OPT 24	Both

¹ 23, 24, & 25 = Year that change takes effect. OPT = Optional.

² DST = Department of State Treasurer. EMP = Em

ation	
Parties ²	Status
DST & ERs	
DST, EMP, & ERs	
DST	
DST & EMP	
EMP	
DST & EMP	
DST & EMP	
DST & EMP	
DST & EMP	
DST & EMP	
DST & EMP	
DST, EMP, & ERs	
DST & EMP	
DST & EMP	
DST, EMP, & ERs	
DST & EMP	
DST & EMP	

power. ERs = Employers.