## **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.



The chart above is a broad overview meant as a starting point for discussion. Many of these sections have subtle nuances and exceptions. For specific questions on what they may mean for you or your organization, please reach out to us. Our experts will be glad to help.





