

Publications

# Proposed Required Minimum Distribution Regulations Explain SECURE Act Changes (and More)

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Since the enactment of the Setting Every Community Up for Retirement Enhancement Act of 2019 (“SECURE Act”), plan sponsors and record keepers alike have been eagerly awaiting updated regulations to explain how the changes under the SECURE Act should be implemented. With the SECURE Act provisions generally effective in 2020 and plan amendment deadline generally the end of the 2022 plan year, the issuance of the proposed regulations is welcomed. With the regulations, however, come detailed rules on how to comply with what appears to be an even more complex regulatory scheme, now with two required beginning dates under a single plan, which depend on when the participant was born, and different death benefit rules depending on the type of plan and when payments to the participant commenced. With plan qualification and a 50% excise tax on participants on the line, the stakes are high to get compliance with these rules right.

In this *TAXES – The Tax Magazine* article, Groom’s [Elizabeth Dold](#) and [David Levine](#) take a look at these SECURE Act changes, along with some important compliance questions that these changes raise.

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