



14 IRI Retirement Security Blueprint Proposals Included in the Secure 2.0 Section of the Consolidated Appropriations Act of 2023

- Reform the required minimum distribution (RMD) rule.
- Authorize the formation of 403(b) pooled employer plans (PEPs).
- Enhance the start-up tax credit to encourage small business to establish workplace plans.
- Clarify the eligibility period of the retirement plan start-up tax credit for small employers who join MEPs or PEPs.
- Increase automatic enrollment contribution rates and enhance automatic plan features.
- Help employees save for retirement while repaying student loans.
- Increase the catch-up contribution limits for baby boomers.
- Expand opportunities for military spouses and members of the ready reserve to maximize their retirement savings.
- Establish a national online lost and found for America's workers retirement accounts.
- Allow broader use of QLAC's.
- Facilitate the use of low-cost ETF investments in variable annuities.
- Examine opportunities to make long-term care insurance more tax advantaged, affordable, and accessible.
- Provide opportunities to accumulate or access emergency savings while ensuring retirement savings are maintained.
- Allow penalty-free withdrawals from retirement accounts as relief from natural disasters.