

ERISA Insights



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IRS Releases Proposed Rule for Automatic Enrollment Provisions Under SECURE 2.0

The Internal Revenue Service (IRS) has released [proposed automatic enrollment regulations](#) that apply to certain retirement plans as provided by Sections 101 and 341 of the SECURE 2.0 Act of 2022.

Starting with the 2025 plan year, Section 101 requires retirement plans established on or after December 29, 2022, to include an automatic enrollment feature in the plan document. Section 341 requires the IRS to adopt regulations regarding the notices required to support the automatic enrollment feature.

The proposed regulations would apply to plan years that begin more than six months after the date final regulations are effective. For earlier plan years, employers may comply with a reasonable, good faith interpretation of the newly-created Internal Revenue Code Section 414A.

Comments are due within 60 days of publication of the proposed rule in the *Federal Register*.

Ascensus will continue to follow any new guidance as it is released. Visit ascensus.com for the latest developments.

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