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# Most retirement plan sponsors have few 2025 year-end amendments

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Retirement plan sponsors have few (if any) plan amendments to adopt before the end of 2025. For most plans, no required changes under law or guidance need amendments by Dec. 31, 2025. However, sponsors of calendar-year plans may need to update their plan documents before the end of the year to reflect discretionary changes that took effect earlier in 2025. Looking ahead, most sponsors have until the end of 2026 to amend their plans for several significant law changes enacted in recent years. However, tax-exempt sponsors of 457(b) plans must amend their plans by Dec. 31, 2025, for certain provisions of the Setting Every Community Up for Retirement Enhancement Act of 2019 ([Div. O of Pub. L. No. 116-94](#)) (SECURE 1.0) and the SECURE 2.0 Act of 2022 ([Div. T of Pub. L. No. 117-328](#)).

## 2023 Required Amendments List

The [Required Amendments List](#) (RA List) is an annual list of tax law changes for qualified and 403(b) plans that establishes amendment deadlines for plans affected by items appearing on the list. In general, sponsors must amend their plans for changes on the RA List by the end of the second calendar year after the year the list is published. The 2023 RA List in [Notice 2023-79](#) does not include any changes in law or guidance that require sponsors to amend their plans by the end of 2025.

**Periodic updates not specifically mentioned on RA List.** Each RA List automatically includes certain periodic updates, even though these items aren't specifically referenced on that RA List. Examples of these updates include changes in cost-of-living adjustments, spot segment rates used to determine the 417(e)(3) applicable interest rate and 417(e)(3) applicable mortality tables for the year in which such changes are effective. Most plans incorporate these items by reference, eliminating the need for amendments. But plans that don't incorporate these items by reference must be amended by Dec. 31, 2025, for updates that took effect in 2023.

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## Discretionary amendments

Most discretionary amendments to reflect optional plan design changes must be adopted by the end of the plan year in which the change takes effect. Sponsors of calendar-year plans that made discretionary design changes in 2025 generally must adopt conforming amendments by Dec. 31.

## Amendments for recent major laws

Most sponsors have one more year to amend their plans for changes arising from various significant laws enacted in recent years. [Notice 2024-2](#) extended until Dec. 31, 2026, the plan amendment deadlines for the following laws:

- SECURE 1.0 and 2.0
- The Bipartisan American Miners Act of 2019 ([Div. M of Pub. L. No. 116-94](#)) (Miners Act) provision lowering the age for in-service distributions to 59-1/2
- The special retirement plan distributions and loan relief available under the Coronavirus Aid, Relief and Economic Security (CARES) Act ([Pub. L. No. 116-136](#)) and Taxpayer Certainty and Disaster Tax Relief Act of 2020 ([Div. EE of Pub. L. No. 116-260](#)) (Disaster Relief Act)

The Dec. 31, 2026, deadline applies both to amendments that are required to comply with the laws as well as discretionary amendments for optional provisions sponsors choose to implement.

**Later deadlines for collectively bargained and governmental plans.** Notice 2024-2 sets Dec. 31, 2028, as the deadline for certain collectively bargained plans and Dec. 31, 2029, for plans sponsored by governmental employers, including 457(b) plans sponsored by governmental entities.

## Dec. 31, 2025, deadline to amend tax-exempt 457(b) plans for SECURE acts

Notice 2024-2 didn't extend the deadlines for 457(b) plans sponsored by tax-exempt employers. Sponsors of these plans must amend for SECURE 1.0 and 2.0 by Dec. 31, 2025 — the deadline specified in SECURE 2.0 for all the laws listed above before Notice 2024-2 extended the deadlines. Tax-exempt 457(b) plans are affected by these laws to a lesser extent than other plans. For example, 457(b) plans of tax-exempt sponsors can't offer in-service distributions, and they couldn't offer the retirement plan relief authorized by the CARES and Disaster Relief acts. However, some provisions from SECURE 1.0 and 2.0 apply to these plans, including the increase in the age for required minimum distributions under both laws and the increase in the small benefit cashout threshold under SECURE 2.0.

## Preapproved plans

Under [Rev. Proc. 2023-37](#), employers using preapproved plan documents generally have the same amendment deadlines as employers using individually designed documents. Interim amendments to preapproved documents to reflect required changes in law and guidance are tied to the RA List, and the discretionary amendment timing rule discussed above also applies to preapproved plans. The extended

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deadlines discussed above for SECURE 1.0 and 2.0, as well as the CARES, Disaster Relief and Miners acts, apply to preapproved plans as well. Employers using preapproved plan documents should confirm with their institutional sponsors which party is responsible for adopting these amendments.

## Related resources

### Non-Mercer resources

- [Notice 2023-79](#) (IRS, Dec. 8, 2023)
- [Required Amendments List](#) (IRS, updated periodically)

### Mercer resource

- [After empty RA list, IRS delays amendment deadlines for new laws](#) (Dec. 21, 2023)

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