

Section 311.

(last updated 1/19/2023)

Title: Repayment of qualified birth or adoption distribution limited to three years

Effective Date: Effective for distributions made after the date of the enactment. For prior distributions, the repayment period ends December 31, 2025.

Mandatory or Optional: Optional

Plans Affected: All

Previous Law: Following the SECURE Act, current law does not limit the period during which a qualified birth or adoption distribution may be repaid and qualify as a rollover distribution.

SECURE 2.0 Law: Requires qualified birth or adoption distributions to be recontributed within three years of the distribution in order to qualify as a rollover contribution. (This aligns the rule with similar disaster relief provisions and simplifies plan administration.)

Guidance and/or Correction Bills:

- None