

## Section 325.

(last updated 1/19/2023)

**Title:** Roth plan distributions

**Effective Date:** Effective generally for taxable years beginning after December 31, 2023, but not with respect to distributions required before January 1, 2024.

**Mandatory or Optional:** N/A

**Plans Affected:** All

**Previous Law:** Under current law, Roth IRAs – but not Roth amounts in 401(k), etc. plans – are exempt from pre-death RMD rules.

**SECURE 2.0 Law:** Extends the pre-death RMD exemption to Roth amounts in plans.

**Guidance and/or Correction Bills:**

- None