

Section 107.

(last updated 5/23/2023)

Title: Increase in age for required beginning date for mandatory distributions

Effective Date: Effective for distributions made after December 31, 2022, for individuals who attain age 72 after that date.

Mandatory or Optional: Mandatory

Plans Affected: All

Previous Law: As established by the 2019 SECURE Act, required minimum distributions (“RMDs”) generally must begin by age 72. Prior to January 1, 2020, the age at which RMDs were required to begin was 70½.

SECURE 2.0 Law: Increases the RMD age to:

- i. 73 for a person who attains age 72 after December 31, 2022 and age 73 before January 1, 2033, and
- ii. 75 for an individual who attains age 74 after December 31, 2032.

Guidance and/or Correction Bills:

- [5/23/23 Letter from the Four Corners on SECURE 2.0 Technical Corrections](#)

NAGDCA Action:

- [3/23/23 Letter to IRS and Treasury](#)