



LEGISLATIVE PRIORITIES

Protect and Enhance Governmental Defined Contribution Plan Features

WHO WE ARE

The National Association of Government Defined Contribution Administrators (NAGDCA) is the leading organization representing state and local government retirement plan sponsors.

Our mission is to support plan sponsors and providers in helping public employees achieve a secure retirement.

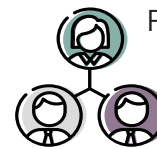
Public sector employees—teachers, firefighters, police officers, and more—rely on defined contribution (DC) plans like 457(b), 403(b), and 401(a) to build retirement security. NAGDCA advocates for policies that protect and strengthen these plans for the 15+ million Americans who rely on them.

NAGDCA GOVERNMENT MEMBERS

70 State Members

166 Local Members

11 State and Local Associations



Representing more than
2.4 million state, county, city, and subdivision government employees



THE VOICE OF PUBLIC PLAN SPONSORS

OUR 2025 LEGISLATIVE PRIORITIES

Protect Retirement Plan Features During Tax Reform

Congress must preserve key DC plan features—including the pre-tax deferral option and special catch-up provisions for 457(b) and 403(b) plans. NAGDCA strongly opposes “Rothification” and urges lawmakers to safeguard retirement savings incentives in any tax reform efforts.

Prompt Guidance on SECURE 2.0 Implementation

Timely guidance is essential to help government plans implement SECURE 2.0 provisions—especially for Roth catch-ups and student loan matches. Treasury must issue outstanding guidance quickly to avoid compliance issues and confusion.

Expand Investment Options for 403(b) Plans

Congress should allow 403(b) plans to offer Collective Investment Trusts (CITs) and separate accounts—investment vehicles available in other DC plans. This change would reduce costs, enhance flexibility, and improve participant outcomes.

QUESTIONS? Contact us for more information.
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ADDITIONAL PRIORITIES

Clarify Leave Conversion Rules

Support clarifications to allow employees to contribute unused leave balances to their retirement plans at separation, improving retirement readiness and plan consistency.

Improve Roth Portability

Allow Roth IRA assets to be rolled into 457(b), 401(k), and 403(b) plans to streamline savings and reduce participant fees.

Expand Charitable Giving Flexibility

Permit Qualifying Charitable Distributions (QCDs) directly from governmental DC plans—eliminating the need to roll assets to IRAs for this purpose.

Support National Retirement Security Month (NRSM)

Encourage House and Senate resolutions designating October as NRSM to help promote retirement planning and education across the country.



National Association of Government Defined Contribution Administrators, Inc.

NAGDCA's mission is to be a premier provider of education, information, and training, to support plan sponsors and service providers of government-sponsored defined contribution plans in creating successful retirement security outcomes for their plan participants.

For more information, please visit www.nagdca.org.



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