



National Association of Government Defined Contribution Administrators, Inc.

STATE-FACILITATED IRA LEGISLATIVE PRIORITIES

WHO WE ARE

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

We are the trusted resource connecting the public defined contribution community through collaboration, education, and advocacy.

In addition to supporting plan sponsors and providers in helping public sector employees achieve a secure retirement, NAGDCA advocates for state-facilitated IRA programs, often called Auto-IRAs or Secure Choice programs, to help close the retirement savings gap for more than 59 million Americans who lack workplace plans. These programs expand access to retirement savings and strengthen long-term financial security.

NAGDCA MEMBERS

75 State Members

181 Local Members

16 State and Local Associations



14 state-facilitated IRA plans represented



OUR 2026 LEGISLATIVE PRIORITIES

Streamline the Customer Identification Program (CIP) rules within Know Your Customer (KYC)

NAGDCA intends to support efforts to streamline KYC requirements to improve the overall efficacy of state retirement savings programs.

Preserve State Innovation Alongside Federal Automatic IRA Program

NAGDCA believes state automatic IRA programs have an important role to play in expanding coverage and improving retirement security. Any legislation establishing an automatic IRA program at the federal level should not only preserve existing programs but also allow states to craft new solutions tailored to the unique needs of their citizens. In particular, Congress should (i) provide broad grandfathering so that states can continue to operate and expand existing programs, and (ii) expressly preserve the right for states to start new programs, including programs that exceed any minimum national standards.

Permit Roth IRA Rollovers in Employer Plans

Congress should amend the Internal Revenue Code to permit individuals to roll over their Roth IRAs into qualified plans, 403(b) plans, and governmental 457(b) plans. This amendment would provide individuals with more choice and flexibility, and it would help integrate state-facilitated automatic IRA programs into the larger retirement system.

THE VOICE OF PUBLIC PLAN SPONSORS

QUESTIONS? Contact us for more information.
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NAGDCA's mission is to connect the public defined contribution community through collaboration, education, and advocacy. For more information, please visit www.nagdca.org.



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