



National Association of Government Defined Contribution Administrators, Inc.

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.

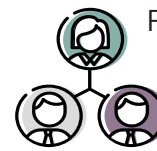
Public sector employees—teachers, firefighters, police officers, and more—rely on defined contribution (DC) plans like 457(b), 403(b), and 401(a) to build retirement security. NAGDCA advocates for policies that protect and strengthen these plans for the 15+ million Americans who rely on them.

NAGDCA GOVERNMENT MEMBERS

75 State Members

181 Local Members

16 State and Local Associations



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



THE VOICE OF PUBLIC PLAN SPONSORS

OUR 2026 LEGISLATIVE PRIORITIES

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.

Allow Emergency Savings in Governmental Plans

Congress should amend the Internal Revenue Code to clarify that governmental defined contribution plans can help participants weather storms by offering pension-linked emergency savings accounts (“PLESAs”).

Enhance Investment Options for 403(b) Plans

Permit Collective Investment Trusts (CIT’s) and separate accounts as investment vehicles in 403(b) plans as they are in other governmental plans.

QUESTIONS? Contact us for more information.
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ADDITIONAL PRIORITIES

Protect Relevant Retirement Plan Features

NAGDCA opposes Rothification and any reforms that could threaten retirement security for public employees. Lawmakers should preserve key governmental plan features and ensure these provisions are not eliminated through tax code consolidation or other changes.

Enhance Distribution Choice

Allow Qualifying Charitable Distributions (QCDs) from 457(b), 401(a), 401(k) and 403(b) plans, as they are from IRAs.

Clarification of Leave Conversion and Final Pay Plans

Clarify Internal Revenue Code to ensure governmental employees can convert accrued leave into defined contribution plan contributions at retirement.

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.



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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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