

# SECURE Act and RESA - Significant Changes Expected to Retirement Planning

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Congress is focused on pushing through retirement plan legislation in 2019 with the introduction of Setting Every Community Up for Retirement Enhancement (SECURE) Act in the House and Retirement Enhancement and Savings Act (RESA) in the Senate. This will be the most significant retirement plan legislation since the 401(k) plan was introduced in 1978. These bills seek to incentivize employers to put in place retirement plans and improve the retirement prospects of American workers.

Changes to distributions from retirement accounts will be a significant component of any final legislation. Congress has been targeting the termination of the stretch inherited IRA for years and both bills are poised to make this a reality.

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