

Amendment	Non-Governmental Retirement Plan Deadlines	Governmental Retirement Plan Deadlines	Section 457(b) Governmental Plans	IRAs
Section 2203 of CARES Act	December 31, 2025	The later of: <ol style="list-style-type: none"> a. 90 days after the close of the third regular legislative session of the legislative body with the authority to amend the plan that begins after December 31, 2023, or b. for section 457(b) governmental plans only, the first day of the first plan year beginning more than 180 days after the date of notification by the Secretary of the Treasury that the plan was administered in a manner that is inconsistent with the requirements of section 457(b) 	N/A	N/A
Section 2202 of CARES and Disaster Relief Act	The last day of the first plan year beginning on or after January 1, 2022, i.e., December 31, 2022 for a calendar year plan.	The last day of the first plan year beginning on or after January 1, 2024, i.e., December 31, 2024 for a calendar year plan	N/A	N/A
SECURE Act and Miners Act	December 31, 2025 <i>*also applies to section 403(b) non-public school-maintained plans*</i>	90 days after the close of the third regular legislative session of the legislative body with the authority to amend the plan that begins after December 31, 2023 <i>*also applies to section 403(b) public school-maintained plans*</i>	The later of (i) 90 days after the close of the third regular legislative session of the legislative body with the authority to amend the plan that begins after December 31, 2023, or (ii) if applicable, the first day of the first plan year beginning more than 180 days after the date of notification by the Secretary that the plan was administered in a manner that is inconsistent with the requirements of section 457(b) of the Code.	December 31, 2025, or such later date as the Secretary prescribes in guidance