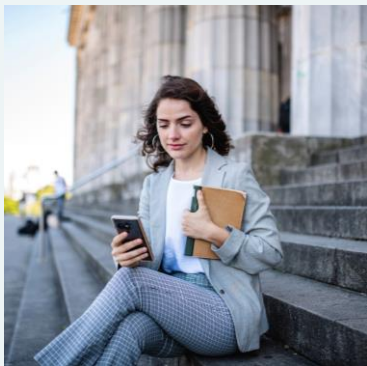


Legislative and Regulatory Spotlight

Resources and insights for employers

Q3 2024



Featured

- **IRS Issues Guidance on Administering the SECURE 2.0 Student Debt Provision**

The notice provides additional flexibility and opportunities for plan sponsors to adopt the benefit and provides ease of administration, allowing for a seamless experience with minimal adjustments going into plan year 2025. [Learn more>](#)

- **SECURE 2.0 Implementation Update – Q3 2024**

An update on Fidelity's implementation of the SECURE 2.0 Act, including the automatic enrollment requirement for new plans, new optional withdrawals, and other key provisions. [Learn more>](#)

Articles and Updates

- **SECURE 2.0 Act Guide – Q3 2024 Update**

A summary of defined contribution and defined benefit plan provisions for workplace retirement plans, updated for 2024 with implementation status and regulatory guidance. [Learn more>](#)

- **IRS Issues Final and Proposed Guidance on Required Minimum Distributions**

An overview of the 2024 final and proposed regulations impacting plan sponsors. [Learn more>](#)

- **SECURE 2.0 Act Automatic Enrollment Provision**

Plans subject to this provision are required to add automatic enrollment beginning in plan years after December 31, 2024. [Learn more>](#)

Insights from Fidelity



“Under SECURE 2.0, employers can match their employees' student loan payments with contributions to their retirement accounts. This gives borrowers extra incentive to save for the future while paying down their debt today, while employers can use their existing retirement match budget. Fidelity's Student Debt Retirement is a great option for employers looking to offer that benefit to their employees to help them save for their short- and long-term goals. Recent guidance from the IRS aligns well with Fidelity's existing Student Debt Retirement service model, so we'll be able to continue to deliver a seamless experience with minimal adjustments going into plan year 2025.”

— **Jesse Moore**
Senior Vice President, Head of Student Debt

Resources

- **2024–2025 Fiduciary Calendar**

Key dates, deadlines, and important plan information for 2025. [Learn more>](#)

- **Health Savings Account (HSA) Contribution Limits for 2025**

Recently released IRS contribution amounts for HSAs. [Learn more>](#)

- **Stock-Based Compensation Plan Regulatory Update**

Final and proposed regulations that may impact stock-based plans from September 2024. [Learn more>](#)

- **Monthly Health and Welfare Compliance Updates**

August updates from Fidelity Workplace Consulting. [Learn more>](#)

- **Global Regulatory and Compliance Insights**

Insights from Fidelity Workplace Consulting on topics of interest to our clients globally. [Learn more>](#)

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