

# IRS Issues Guidance on Certain Changes Made Under the Secure Act and the Miners Act

---

September 11, 2020

---

The IRS recently issued Notice 2020-68 (the “**Notice**”), which contains several sets of questions and answers that provide helpful guidance regarding various provisions in the Setting Every Community Up for Retirement Enhancement Act of 2019 (the “**SECURE Act**”) and Section 104 of the Bipartisan American Miners Act of 2019 (the “**Miners Act**”). Specifically, the Notice addresses certain issues concerning the following provisions of the SECURE Act:

- The small employer automatic enrollment credit;
- The repeal of the maximum age for traditional IRA contributions;
- Participation of long-term, part-time employees in 401(k) plans;
- Qualified birth or adoption distributions; and
- Permitting excluded “difficulty of care payments” to be taken into account as compensation for purposes of determining certain retirement contribution limits.

The Notice also provides guidance with respect to the reduction in minimum age for in-service distributions as provided in the Miners Act. In addition, the Notice sets forth the deadlines to amend retirement plans to reflect the provisions of the SECURE Act and the Miners Act. The Notice is available [here](#).