



TaxNewsFlash

United States

No. 2026-021
January 26, 2026

Notice 2026-9: Amendment deadline for IRAs extended to December 31, 2027

The IRS today released [Notice 2026-9](#), providing an extension of the deadline to December 31, 2027, to amend individual retirement arrangements (IRAs), simplified employee pension (SEP) arrangements, and savings incentive match plan for employees (SIMPLE) IRA plans for compliance with the SECURE 2.0 Act of 2022 and related legislation. The extension allows the IRS additional time to issue model language for the various changes.

Previously, amendments to IRAs, SEP arrangements, and SIMPLE IRA plans were required by December 31, 2026 (or a later date prescribed by the Secretary of the Treasury). Today's notice extends this deadline to December 31, 2027, or such later date as may be prescribed in future guidance.

The extended deadline applies to:

- Written governing instruments for IRAs under section 408(a) or (h)
- Contracts issued by an insurance company with respect to IRAs that are individual retirement annuities under section 408(b)
- Employer SEP arrangements under section 408(k)
- Employer SIMPLE IRA plans under section 408(p)

kpmg.com/socialmedia



The information contained in TaxNewsFlash is not intended to be "written advice concerning one or more Federal tax matters" subject to the requirements of section 10.37(a)(2) of Treasury Department Circular 230, as the content of this document is issued for general informational purposes only, is intended to enhance the reader's knowledge on the matters addressed therein, and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

KPMG International Limited is a private English company limited by guarantee and does not provide services to clients. No member firm has any authority to obligate or bind KPMG International or any other member firm vis-à-vis third parties, nor does KPMG International have any such authority to obligate or bind any member firm.

Direct comments, including requests for subscriptions, to [Washington National Tax](#). For more information, contact KPMG's Federal Tax Legislative and Regulatory Services Group at + 1 202.533.3712, 1801 K Street NW, Washington, DC 20006-1301.

To unsubscribe from TaxNewsFlash, reply to [Washington National Tax](#).

[Privacy](#) | [Legal](#)