

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)

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