



TaxNewsFlash

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Announcement 2026-7: Certain portions of proposed regulations on required minimum distributions under section 401(a)(9) will not apply until six months after finalization

The IRS today released [Announcement 2026-7](#) to notify taxpayers that the Treasury Department and IRS anticipate that certain portions of future final regulations finalizing proposed regulations relating to required minimum distributions (RMDs) under section 401(a)(9) issued in July 2024, which were generally proposed to apply for purposes of RMDs for calendar years beginning on or after January 1, 2025, will apply for the distribution calendar year that begins no earlier than six months after the date that final regulations are issued in the Federal Register.

The announcement specifically states that final regulations amending Treas. Reg. §§ 1.401(a)(9)-4, 1.401(a)(9)-5, and 1.401(a)(9)-6, issued pursuant to the 2024 proposed regulations, are anticipated to apply for purposes of determining RMDs for the distribution calendar year that begins no earlier than six months after the date that final regulations are issued in the Federal Register. For periods before the applicability date of these regulations, taxpayers must continue to apply a reasonable, good-faith interpretation of the statutory provisions underlying the regulations.

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