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**Financial & Corporate Compliance**

## **Release Notes**

ComplianceOne® Solution

2025.3

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# Financial & Corporate Compliance

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# Welcome

ComplianceOne eases the management of your loan and account transactions and data. As a single, integrated solution, ComplianceOne provides a seamless transition from your administrative functions and line-of-business documentation directly to one database. Plus, you have up-to-date industry-leading Bankers Systems compliance content embedded.

## Product Download Site

The 2025.3 ComplianceOne release is now available. To gain access to the Product Download Site, please reach out to your institution's assigned administrator and they will be able to grant you access. An email will be sent to the administrator when the product is available for download.

## Release Notes

This Release Notes document provides information about what's new or changed for this ComplianceOne Solution release. You can find the most recent version of the Release Notes on the Compliance Solutions Support portal at <https://wolterskluwer.my.site.com/ComplianceSolutionsSupport/s/>.

The Release Notes are also available on the Product Download Site (PDS) (<https://compliance.download.wolterskluwer.com/>) on the Help/Documentation screen.

## Refreshing Templates

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### Important

Some of the changes in this release might require you to update your templates to incorporate these latest changes. Please keep your templates in mind as you read these release notes.

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## Backup and Restoration Guide

The above guide is available on the Wolters Kluwer support website: <https://wolterskluwer.my.site.com/ComplianceSolutionsSupport/s/>

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# Administration

No changes for this release.

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# System Requirement Changes

## Microsoft SQL Server 2016 – End of Life

As you may be aware, Microsoft's SQL Server 2016 Database will be End-of-Life on July 14, 2026. Microsoft will no longer provide security updates or bug fixes for this software after the End-of-Life date.

As a result, Wolters Kluwer is moving forward with plans to end operational support for ComplianceOne® Solutions running on Microsoft's SQL Server 2016 Database. **The 2025.3 release will be our last release that will support Microsoft SQL Server 2016.** With the release of **2026.1**, planned for next spring, you will no longer be able to install on Microsoft SQL Server 2016 versions.

Our product team has tested and certified ComplianceOne® Solutions on Microsoft SQL Server 2019 and Microsoft SQL Server 2022. See the latest version of the system requirements for more details. We are looking for your support in upgrading your environments to a supported version.

## Microsoft Windows Server 2016 – End of Life

Microsoft's Windows Server 2016 Operating System will be End-of-Life on January 12, 2027

Wolters Kluwer is moving forward with plans to end operational support for ComplianceOne® Solutions running on Microsoft's Windows Server 2016 Operating System in **mid-2026**.

Our product team has tested and certified ComplianceOne® Solutions on Microsoft Windows Server 2019 (64-bit), Microsoft Windows Server 2022 (64-bit), and Microsoft Windows Server 2025 (64-bit). We are looking for your support in upgrading your environments to the supported version by July of 2026.

## Microsoft Windows Server 2025

The program has been certified to support Microsoft Windows Server 2025.

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# Interface Release Notes

## ComplianceOne Deposit

### Deluxe OrderPro Interface – Trusted Certificates

The Deluxe OrderPro interface now requires the use of trusted certificates. If you are already using a trusted certificate, this update ensures that all future certificates will also be recognized as trusted.

For assistance with updating the interface, please contact the Wolters Kluwer Technical Support team by having your Network Administrator email [TechnicalSupport@wolterskluwer.com](mailto:TechnicalSupport@wolterskluwer.com) to schedule an upgrade.

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# Deposit – Only Program Changes

## Party Info Screen - Secondary Names on Account

Previously, an issue was reported that when an entity was added as a secondary name, i.e. Beneficiary, the account title field was defaulting back to **Account Owner**. An update has been made, and this issue has been resolved.

## Deposit Reference Help

### Basic Banking Accounts

The help text for Connecticut has been added to the list of **Basic Banking Accounts**.  
The following has been added.

**CONNECTICUT** – CT Gen Stat § 36a-309 requires financial institutions to offer "Basic Banking Accounts" to citizens of its state. These accounts are consumer transaction accounts that do not charge fees for overdrafts, NSF, account activation, account closure, dormancy, inactivity or low balance. Such accounts must offer, at no charge, a debit card, ATM access, deposits, check cashing for checks issued by the institution, and electronic monthly statements. Financial institutions may choose to require a minimum initial deposit up to \$25, a minimum balance up to \$25, and a maintenance fee of up to \$10.

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# Lending–Only Program Changes

## Home Mortgage Disclosure Act (HMDA) Integration Update

Wolters Kluwer has enhanced our communication with HMDA by implementing updated API methods for data transmission. These improvements are behind the scenes, and no changes should be visible to you.

## Lending Reference Help

No changes this release.

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# Multi-State Deposit COLA Changes

## Coverdell Education Savings Account (CESA) Distribution Form (IRADISEDLAZ)

The above form has been revised.

1. In the **DISTRIBUTION REASON** section, the **Note** for the **DISTRIBUTIONS** option was revised to remove "higher" from qualified education expenses to clarify that such expenses are not limited to higher education expenses.
2. In the **PAYMENT INSTRUCTIONS** section, it was clarified that distribution payments made by using this form are for nonperiodic payments that may be scheduled in advance.
3. The **SIGNATURES** section was revised for clarity and to be in conformity with other distribution forms.
  - a. In the **DEATH** definition in the **TERMS** subsection of the **ADDITIONAL INFORMATION** section, it was clarified that upon the death of a CESA designated beneficiary assets can be withdrawn by the death beneficiary(ies) named in the CESA agreement.
  - b. The **QUALIFIED HIGHER EDUCATION EXPENSES** subsection in the **ADDITIONAL INFORMATION** section was revised to pertain to all CESA qualified education expenses and not just those for higher education.

## Coverdell Education Savings Account Organizer - Custodial (IRACUSEDLAZ)

## Coverdell Education Savings Account Organizer - Self-Directed (IRASDEDLAZ)

## Coverdell Education Savings Account Organizer - Trust (IRATEDLAZ)

The above forms have been revised. The **Coverdell Education Savings Account (CESA) Disclosure Statement** include the following changes:

In the **WHAT ARE QUALIFIED EDUCATION EXPENSES** section, the definition of qualified elementary and secondary education expenses was clarified. The definitions of qualified higher education expenses were updated to include new provisions, under the **One Big Beautiful Bill Act**, for certain postsecondary credentialing expenses.

## HSA Contribution Instructions (HSA-CNIN-LAZ)

The above form has been revised. The chart for the **High-Deductible Health Plan (HDHP)** maximum annual contribution limits was updated to remove the 2024 amounts and add the 2026 and later amounts.

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HSA Booklet - Custodial (includes self-direction) (HSA-BK-C-LAZ)  
HSA Booklet - Trust (HSA-BK-T-LAZ)  
HSA Organizer - Custodial (includes self-direction) (HSA-CUSORGLZ)  
HSA Organizer – Trust (HSA-T-ORGLAZ)+

The above forms have been revised. Several changes were made in the **HEALTH SAVINGS ACCOUNT DISCLOSURE STATEMENT**.

1. In the HSA ELIGIBILITY:
  - a. In subsection **1.b., ELIGIBILITY FOR AN HSA**, direct primary care service arrangements were added as an example of an exception to the prohibition of coverage by another type of non-HDHP health plan.
  - b. In subsection **2, HIGH-DEDUCTIBLE HEALTH PLAN**, the chart for the **High-Deductible Health Plan (HDHP)** limits was updated to remove the 2024 amounts and add the 2026 and later amounts, and information that, effective January 1, 2026, certain individual plans purchased on an Exchange may also be considered an **HDHP** was added, and the reasons for which a plan shall not fail to be treated as an **HDHP** for failing to have a deductible for preventive care was updated to now include telehealth and other remote care.
2. In the HSA CONTRIBUTIONS:
  - a. In subsection **2.a., REGULAR OR ANNUAL CONTRIBUTIONS, MAXIMUM ANNUAL CONTRIBUTIONS**, the chart for the maximum annual contribution limits was updated to remove the 2024 amounts and add the 2026 and later amounts.
3. In the QUALIFIED MEDICAL EXPENSES:
  - a. In subsection **HSA DISTRIBUTIONS**, information that, effective January 1, 2026, fixed periodic fees to pay for direct primary care service arrangements, with certain limitations, may also be considered qualified medical expenses was added.

## IRA Distribution Form for Traditional and SIMPLE IRAs (IRA-DIS-LAZ)

The above form has been revised. Changes include the following:

1. References to “**Traditional SIMPLE IRA**” were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.
2. In the **DISTRIBUTION** section, the caption was clarified with a note that for qualified charitable distributions, **Form IRA-QCD-INST** should be used.
3. In the **WITHHOLDING ELECTION** section, it was clarified that if a new Form W-4R is not returned to the custodian/trustee with the distribution form, then the associated federal income taxes will be withheld at the default 10% rate or be based on the IRA owner’s prior withholding election, if any.
4. In the **PURPOSE** subsection of the **ADDITIONAL INFORMATION** section, it was clarified that for qualified charitable distributions, **Form IRA-QCD-INST** should be used.

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5. In the **HARD TO VALUE ASSETS** definition under **TERMS**, it was clarified that this pertains to traditional and traditional SIMPLE IRA assets.
  6. In the **TWO-YEAR PERIOD** definition under **TERMS**, it was clarified that any taxable SIMPLE IRA funds taken during the two-year period may be subject to an additional 25 percent penalty tax.

## IRA Distribution Form for Traditional, Roth, and SIMPLE IRAs (IRACMBDISLAZ )

The above form has been revised.

References to "Traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.

1. In the **DISTRIBUTION** section:
  - a. The caption was clarified with a note that for qualified charitable distributions, **Form IRA-QCD-INST** should be used.
  - b. The checkbox for **EPCRS (FOR CERTAIN SEP AND SIMPLE EXCESS CORRECTIONS)** was moved from exclusively under the **FOR TRADITIONAL AND SIMPLE IRAS ONLY** options to beneath the options **FOR ALL IRA TYPES**.
  - c. The caption for the **ROTH IRAS ONLY** options was clarified to include Roth SEP and Roth SIMPLE IRAs.
  - d. The option for **SIMPLE IRA DISTRIBUTION DURING A TWO-YEAR PERIOD (YOUNGER THAN AGE 59 ½)** was also added to the **ROTH IRAS ONLY** option to designate distributions from Roth SIMPLE IRAs.
2. In the **WITHHOLDING ELECTION** section, it was clarified that if a new Form W-4R is not returned to the custodian/trustee with the distribution form, then the associated federal income taxes will be withheld at the default 10% rate or be based on the IRA owner's prior withholding election, if any.
3. In the **PURPOSE** subsection of the **ADDITIONAL INFORMATION** section, it was clarified that for qualified charitable distributions, **Form IRA-QCD-INST** should be used.
4. In the **HARD TO VALUE ASSETS** definition under **TERMS**, it was clarified that this pertains to traditional and traditional SIMPLE IRA assets.
5. In the **TWO-YEAR PERIOD** definition under **TERMS**, it was clarified that Roth SIMPLE IRAs are subject to rules similar to those for Traditional SIMPLE IRAs, and that any taxable SIMPLE IRA funds taken during the two-year period may be subject to an additional 25 percent penalty tax.

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## IRA Election of Payment by Beneficiary for Traditional, Roth and SIMPLE IRAs (IRACMBEPB20Z)

### IRA Election of Payment by Beneficiary for Traditional and SIMPLE IRAs (IRA-7-20-LAZ)

The above forms have been revised.

References to “**Traditional SIMPLE IRA**” were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.

Several updates were made in the **BENEFICIARY ELECTION** section.

1. In the **ELIGIBLE DESIGNATED BENEFICIARY (EDB)** subsection: “SINGLE LIFE EXPECTANCY” was changed to “SINGLE LIFE METHOD”; new provisions were added for “**UNIFORM LIFETIME METHOD**”; and it was clarified that an EDB minor child is a minor child of the deceased IRA owner and total withdrawal must be made by December 31 of the tenth year after attaining the age of majority.
2. In the **NOT A DESIGNATED BENEFICIARY** subsection, “SINGLE LIFE EXPECTANCY” was changed to “SINGLE LIFE METHOD”.
3. Several clarifications were made in the **TERMS** subsection in the **ADDITIONAL INFORMATION** section:
  - a. In the **ELIGIBLE DESIGNATED BENEFICIARY (EDB)** definition, it was clarified that an IRA owner’s minor child is considered as such through the year of his/her age of majority; in the **TEN-YEAR RULE** definition, it was clarified that if a minor child had chosen to receive life expectancy payments, he/she must still remove all assets from the beneficiary IRA by December 31 of the tenth year following the year the minor attains the age of majority; in the **SINGLE LIFE EXPECTANCY** definition, the heading was changed to **SINGLE LIFE METHOD** and several clarifying edits were made in describing how the single life expectancy divisors are determined and applied; a new definition, **UNIFORM LIFETIME METHOD**, was added; and in the **TREAT THIS IRA AS MY OWN** definition, it was clarified that a surviving spouse can choose to treat the IRA as his/her own at any time.
  - b. In the **ELECTION DEADLINES** subsection, it was clarified that if a spouse fails to make an election by the deadline, he/she may automatically default to the single life method or the Uniform Lifetime Method if the death occurred before the RBD.

## Qualified Charitable Distribution (QCD) Instruction (IRA-QCD-INST)

The above form has been revised.

On May 15, 2025, the IRS released the 2025 Instructions for Forms 1099-R and 5498. Form 1099-R is used to annually report distributions of \$10 or more from IRAs and other retirement plans. The IRS uses the codes in box 7 of the 1099-R to help determine whether the distribution recipient has properly reported the distribution to the IRS on their own.

The new 2025 Instructions identified that the IRS had added a new code (“Y”) to the list of codes for box 7, Distribution code(s), to identify a qualified charitable distribution (QCD). A QCD is generally a nontaxable

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distribution made directly by the trustee/custodian of an IRA to an identified charitable organization to receive a tax-deductible contribution.

Previously, QCDs were reported using:

- **Code 7** – Normal distribution (for QCDs from non-inherited IRAs),
- **Code 4** – Death distribution (for QCDs from inherited IRAs), and
- **Code K** – Distribution of IRA assets without a readily available fair market value (from either inherited or non-inherited IRAs).

Under the new 2025 Instructions, effective for all QCDs distributed during the 2025 calendar year, the new "Y" code must be used in addition to the other codes in box 7 of the 1099-R.

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#### Note

The Qualified Charitable Distribution (QCD) and the Instruction (IRA-QCD-INST) have been updated based on the IRS updates. Wolters Kluwer does not support IRS Form 1099-R. Within the IRA-QCD-INST, we provide information about the different 1099-R reporting codes.

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1. Additional changes include the following: References to "Traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs, and it was clarified that Roth IRAs include Roth SIMPLE IRAs.
  - a. In the **DEATH** and **NORMAL (AGE 59 ½ OR OLDER)** definitions in the **TERMS** subsection of the **ADDITIONAL INFORMATION** section, the codes were reordered to reflect current IRS guidance as to the order in which these codes are to be entered on IRS Form 1099-R.
  - b. In the **HARD TO VALUE ASSETS** definition under **TERMS**, it was clarified that this pertains to traditional and traditional SIMPLE IRA assets.
  - c. In the **QUALIFIED CHARITABLE DISTRIBUTION (QCD)** and **SPLIT-INTEREST QCD** definitions, the corresponding limits were updated to reflect the 2026 COLA limits.
  - d. The **PAYMENTS TO FOREIGN PERSONS AND PAYMENTS OUTSIDE THE UNITED STATES** subsection was revised for clarity and to limit its scope to the provisions for nonresident aliens, nonresident alien beneficiaries, and foreign estates.

## Roth Beneficiary IRA Contribution Instructions (IRABRCONTLAZ)

The above form has been revised.

the following two new fields were added to the **Contribution Type in the Contribution/Account Information** section:

- **Transfer from a Roth IRA (including Roth SEP and Roth SIMPLE).**
- **Rollover from a Roth Beneficiary IRA (for spouses only).**

Additionally, "**Rollover or**" was removed from the nonspouse permitted types of contributions from Designated Roth Accounts and from Eligible Retirement Plans to clarify that Direct Rollovers are the only rollovers permitted for nonspouses.

Several updates were in the **Additional Information** section:

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1. In the **Direct Rollover** definition subsection, "**or designated Roth Account**" was added as another source from which direct rollovers may be made.
  2. In the **Eligible Retirement Plan** definition subsection, it was clarified that a common name for such plans includes money purchase pension plans.
  3. In the **Rollover definition** subsection, "**or Roth beneficiary IRA**" was added as another source of assets that may be rolled over.
  4. The **Roth Beneficiary IRA Contributions** subsection was revised for clarity and the inclusion of rollovers of a deceased owner's Roth IRA to a spouse beneficiary's Roth IRA.

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## Roth Beneficiary IRA Organizer - Custodial (includes self-direction) (IRABRORGCLAZ)

## Roth Beneficiary IRA Organizer - Trust (IRABRORGTLAZ)

The above forms have been revised.

In the **IRS Form 5305-R, Roth Individual Retirement Trust Account**, the following changes were made to Article IX:

1. In **Section 9.03, DEFINITIONS**, the sentence clarifying that "you" and "your" will apply to you was removed; the references to Roth SIMPLE or Roth SEP IRAs was revised to the singular "IRA"; and in addition, the term "SIMPLE IRA" was clarified as referring to a traditional SIMPLE IRA.
2. In **Section 9.13, DISQUALIFYING PROVISIONS**, the word "Roth" was added prior to beneficiary IRA for clarity.

In the **Roth Beneficiary IRA Disclosure Statement**, the following changes have been made.

1. The **RIGHT TO DISCLAIM** section was substantially revised to more closely follow the disclaimer rules found in **IRC section 2518**.
  - a. In the **DEFINITIONS** section, the references to Roth SIMPLE or Roth SEP IRAs was revised to the singular "IRA"; and the term "SIMPLE IRA" was clarified as referring to a traditional SIMPLE IRA.
2. Two subsections in **the IRA RESTRICTIONS AND APPROVAL** section were revised.
  - a. In subsection **10, "No Pledging"**, the language was revised to add the word "your" prior to gross income; subsection **12, "State Laws"**, was revised to add the word "disclaimers," prior to "taxes".
  - b. In the section **ELIGIBILITY TO ESTABLISH A ROTH BENEFICIARY IRA**, a reference to an eligible retirement plan (ERP) was removed.
3. In the section **ROTH IRA DISTRIBUTIONS**, section **3, "Nonqualified Distributions and the Ordering Rules"**, the sentence addressing ordering rules was revised to clarify that qualified rollover contributions will be treated together with conversion contributions; section **5, "Qualified Charitable Distributions (QCD)"**, was revised to reflect this year's withdrawal limits.
4. Several changes were made in the section **REQUIRED MINIMUM DISTRIBUTIONS (RMDs)—GENERALLY**, including removing the discussion around the 2022 proposed, and 2024 final, rule. Subsection **4, "Naming a Successor Beneficiary"** was revised to remove the reference to naming a successor beneficiary by default; subsection **10, "Time Period Rules"**, was revised to make minor clarifying edits to the "Ten-year rule" paragraph, and to replace the subtitle of the paragraph "Life expectancy methods" with a more precise subtitle, while adding language clarifying the life expectancy method options.
5. Several subsections were revised in the section **RMD RULES FOR A DEATH THAT OCCURRED IN 2019 OR EARLIER**:
  - a. In **Subsection 2, "RMD Rules for Designated Beneficiaries"**, the paragraph a. **"Distribution Rules in General"** was revised to clarify that the five-year rule no longer applies, and to remove an expired reference to a CARES Act exception.

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- b. Similar edits were made to **Subsection 3, "Named Beneficiary is Not a Designated Beneficiary"**.
    - c. In **Subsection 4, "Deceased Employer Plan Participant"**, the phrase "after a rollover" was added for clarity. In the section **RMDS FOR YOUR BENEFICIARIES**, the reference to the proposed rules has been removed.
  6. In addition, the paragraph on the "Ten-year rule" has been revised for clarity; and the "Life expectancy methods" paragraph has been revised to clarify the life expectancy methods that may be used.
    - a. In subsection 3, "**Eligible Designated Beneficiary**", the paragraph on "**Spouse Beneficiary**" was substantially revised to clarify the life expectancy periods available to spouse beneficiaries.
    - b. Subsection 7, "**Successor Beneficiaries**", was revised to clarify that state law or financial institution policy may limit the ability to name successor beneficiaries.
  7. In the section **RMD RULES FOR A DEATH THAT OCCURRED IN 2020** or later, the "**Spouse Beneficiary**" paragraph of subsection 4, "**Eligible Designated Beneficiary**," was revised to clarify that spouse beneficiaries may have multiple life expectancy options available to them.
  8. The section **ESTATE AND GIFT TAX** was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of their inheritance in an IRA.
  9. The section **DISASTER TAX RELIEF AND REPAYMENT OF A QUALIFIED DISASTER RECOVERY DISTRIBUTION** was revised to remove the reference to disasters being declared by the President.

## Roth Beneficiary IRA Distribution (IRABRDISLAZ)

The above form has been revised.

1. In the **DISTRIBUTION INFORMATION** section, the caption was clarified with a note that for qualified charitable distributions, Form IRA-QCD-INST should be used.
  - a. In the **PURPOSE** subsection of the **ADDITIONAL INFORMATION** section, it was clarified that for qualified charitable distributions, Form IRA-QCD-INST should be used.
  - b. A new subsection, **RELATIONSHIP TO ORIGINAL DECEASED IRA OWNER/PLAN PARTICIPANT**, was added to clarify when/how the corresponding checkbox in the **ROTH BENEFICIARY IRA ACCOUNTHOLDER INFORMATION** section should be used.

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Roth IRA Booklet - Custodial (IRABKCROTHLZ)  
Roth IRA Booklet - Self-Directed (IRABKSDRTHLZ)  
Roth IRA Organizer - Self-Directed (IRASDROTHLAZ)  
Roth IRA Organizer - Trust (IRATROTHLAZ)

The above forms have been revised.

In the **IRS Form 5305-R, Roth Individual Retirement Trust Account**, the following changes were made to **Article IX**:

1. In **Section 9.02, DEFINITIONS**, the sentence clarifying that "you" and "your" will apply to you was removed; the references to Roth SIMPLE or Roth SEP IRAs was revised to the singular "IRA"; and in addition, the term "SIMPLE IRA" was clarified as referring to a traditional SIMPLE IRA.

In the **Roth IRA Disclosure Statement**, the following changes have been made:

1. The **DEFINITIONS** section was revised to remove the sentence clarifying that "you" and "your" will apply to you; the references to Roth SIMPLE or Roth SEP IRAs was revised to the singular "IRA"; and in addition, the term "SIMPLE IRA" was clarified as referring to a traditional SIMPLE IRA.
2. Two subsections in the **ROTH IRA RESTRICTIONS AND APPROVAL** section were revised:
  - a. In **subsection 12, "No Pledging"**, the language was revised to clarify that the taxable portion of the portion pledged will be included in gross income; the reference to "early-distribution additional tax" was revised to read "additional early-distribution tax."
  - b. **Subsection 14, "State Laws"**, was revised to add the word "disclaimers," prior to "taxes".
3. In section **ROTH IRA ELIGIBILITY AND CONTRIBUTIONS**, the charts in **subsections 3, "Limitations on Contributions"**, and **subsection 5, "Maximum Contribution Limits"**, were updated to reflect the current year's limits. In addition, the title and content in **subsection 8, "Roth SEP and Roth SIMPLE IRA Contributions"**, was revised to clarify that the SEP and SIMPLE IRAs referred to are Roth SEP and Roth SIMPLE IRAs.
4. Several subsections were revised in the section **MOVING ASSETS TO AND FROM ROTH IRAs**.
  - a. In **subsection 2, "Roth IRA-to-Roth IRA Rollovers"**, the term "penalty taxes" was revised to "additional taxes". In **subsection 8, "Repayment of a Qualified Birth or Adoption Distribution"**, reference to an obsolete date was removed.
  - b. In **subsection 11, "Repayment of Withdrawals for Domestic Abuse"**, the distribution limit was revised to this year's dollar limit.
5. In the section **MOVEMENT OF OTHER ASSETS TO ROTH IRAs**, the header of **subsection 1, "Conversions from Traditional SIMPLE IRAs"**, was revised to add the word "Traditional".
6. In the section **ROTH IRA DISTRIBUTIONS**, **section 7, "Qualified Charitable Distributions (QCD)"**, and **section 9, "Withdrawals for Individuals in Case of Domestic Abuse"**, were revised to reflect this year's withdrawal limits.
7. In the section **RMDS FOR YOUR BENEFICIARIES**, the reference to the proposed rules has been removed. In addition, the paragraph on the **"Ten-year rule"** has been revised for clarity; and the **"Life**

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**expectancy methods"** paragraph has been revised to clarify the life expectancy methods that may be used.

- a. In **subsection 3, "Eligible Designated Beneficiary"**, the paragraph on "Spouse Beneficiary" was substantially revised to clarify the life expectancy periods available to spouse beneficiaries.
  - b. In **Subsection 7, "Successor Beneficiaries"**, was revised to clarify that state law or financial institution policy may limit the ability to name successor beneficiaries.
8. In the section **FEDERAL INCOME TAX STATUS OF YOUR ROTH IRA**, the **subsection 3, "Taxation of Distributions"**, was revised to spell out "Qualified charitable distributions."
  9. The section **ESTATE AND GIFT TAX** was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of their inheritance in an IRA.
  10. The section **DISASTER TAX RELIEF AND REPAYMENT OF A QUALIFIED DISASTER RECOVERY DISTRIBUTION** was revised to remove the reference to disasters being declared by the President.

## Roth IRA Booklet - Trust (IRABKTROTHLZ)

## Roth IRA Organizer - Custodial (IRACUSROTHLZ)

The above forms have been revised.

In the **IRS Form 5305-RA, Roth Individual Retirement Custodial Account**, the following changes were made to Article IX:

1. In **Section 9.02, DEFINITIONS**, the sentence clarifying that "you" and "your" will apply to you was removed; the references to Roth SIMPLE or Roth SEP IRAs was revised to the singular "IRA"; and in addition, the term "SIMPLE IRA" was clarified as referring to a traditional SIMPLE IRA.
2. In the **Roth IRA Disclosure Statement**, the following changes have been made. The **DEFINITIONS** section was revised to remove the sentence clarifying that "you" and "your" will apply to you; the references to Roth SIMPLE or Roth SEP IRAs was revised to the singular "IRA"; and in addition, the term "SIMPLE IRA" was clarified as referring to a traditional SIMPLE IRA.
  - a. Two subsections in the **ROTH IRA RESTRICTIONS AND APPROVAL** section were revised. In **subsection 12, "No Pledging"**, the language was revised to clarify that the taxable portion of the portion pledged will be included in gross income; the reference to "early-distribution additional tax" was revised to read "additional early-distribution tax." **Subsection 14, "State Laws"**, was revised to add the word "disclaimers," prior to "taxes".
1. In section **ROTH IRA ELIGIBILITY AND CONTRIBUTIONS**, the charts in **subsections 3, "Limitations on Contributions"**, and **5, "Maximum Contribution Limits"**, were updated to reflect the current year's limits. In addition, the title and content in **subsection 8, "Roth SEP and Roth SIMPLE IRA Contributions"**, was revised to clarify that the SEP and SIMPLE IRAs referred to are Roth SEP and Roth SIMPLE IRAs.
2. Several subsections were revised in the section **MOVING ASSETS TO AND FROM ROTH IRAs**.
  - a. In **subsection 2, "Roth IRA-to-Roth IRA Rollovers"**, the term "penalty taxes" was revised to "additional taxes".
  - b. In **subsection 8, "Repayment of a Qualified Birth or Adoption Distribution"**, reference to an obsolete date was removed.

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- c. In **subsection 11, "Repayment of Withdrawals for Domestic Abuse,"** the distribution limit was revised to this year's dollar limit.
  3. In the section **MOVEMENT OF OTHER ASSETS TO ROTH IRAS**, the header of **subsection 1, "Conversions from Traditional SIMPLE IRAs"**, was revised to add the word **"Traditional"**.
  4. In the section **ROTH IRA DISTRIBUTIONS**, section 7, "Qualified Charitable Distributions (QCD)", and section 9, "Withdrawals for Individuals in Case of Domestic Abuse," were revised to reflect this year's withdrawal limits.
  5. In the section **RMDS FOR YOUR BENEFICIARIES**, the reference to the proposed rules has been removed. In addition, the paragraph on the "Ten-year rule" has been revised for clarity; and the "Life expectancy methods" paragraph has been revised to clarify the life expectancy methods that may be used.
    - a. In **subsection 3. "Eligible Designated Beneficiary"**, the paragraph on **"Spouse Beneficiary"** was substantially revised to clarify the life expectancy periods available to spouse beneficiaries.
    - b. In **Subsection 7, "Successor Beneficiaries,"** was revised to clarify that state law or financial institution policy may limit the ability to name successor beneficiaries.
  6. In the section **FEDERAL INCOME TAX STATUS OF YOUR ROTH IRA**, the **subsection 3, "Taxation of Distributions"**, was revised to spell out **"Qualified charitable distributions."**
  7. The section **ESTATE AND GIFT TAX** was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of their inheritance in an IRA.
  8. The section **DISASTER TAX RELIEF AND REPAYMENT OF A QUALIFIED DISASTER RECOVERY DISTRIBUTION** was revised to remove the reference to disasters being declared by the President.

## Roth IRA Distribution Form (IRADISROTHLZ)

The above form has been revised.

1. In the **DISTRIBUTION** section:
  - a. The caption was clarified with a note that for qualified charitable distributions, **Form IRA-QCD-INST** should be used.
  - b. An option for **SIMPLE IRA DISTRIBUTION DURING A TWO-YEAR PERIOD (YOUNGER THAN AGE 59 ½)** was added.
  - c. An option for **EPCRS** (for certain SEP and SIMPLE excess corrections) was added.
2. In the **PURPOSE** subsection of the **ADDITIONAL INFORMATION** section, it was clarified that for qualified charitable distributions, **Form IRA-QCD-INST** should be used.
3. A new definition, **EPCRS (EMPLOYER PLAN COMPLIANCE RESOLUTION SYSTEM)**, was added under **TERMS** to pertain to excess contributions corrected under the **EPCRS** program.
4. A new definition, **TWO-YEAR PERIOD**, was added under **TERMS** to pertain to **Roth SIMPLE IRAs**.

**SIMPLE - Model Notification to Eligible Employees (DFI) (SIMPLE-MNLAZ)**

**SIMPLE - Model Notification to Eligible Employees (No DFI) (SIMPLE-MN2LZ)**

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The above forms have been revised. The contribution limits in the EMPLOYER CONTRIBUTION ELECTION section were updated to reflect the 2025 and 2026 COLA amounts.

## SIMPLE IRA Organizer - Custodial (Includes self-direction) (SIMPLE-C-LAZ)

The above form has been revised.

In the **Traditional SIMPLE IRA Application**, references to "Traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.

In **IRS Form 5305-SA, SIMPLE Individual Retirement Custodial Account**, are the following changes to **Article VIII**:

1. In **Section 8.01, YOUR TRADITIONAL SIMPLE IRA DOCUMENTS**, references to "Traditional SIMPLE IRA" were added to the heading and the paragraph to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.
2. In **Section 8.02, DEFINITIONS**, references to "traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs, and to indicate that hereafter in the document a "SIMPLE IRA will mean a "traditional SIMPLE IRA", and the duplicative sentence saying "you" and "your" will apply to you was removed.
3. In **Section 8.15, CASH OR IN-KIND CONTRIBUTIONS**, eligible retirement plans (ERPs) were added as sources from which cash or in-kind transactions may be accepted.

In the **Traditional SIMPLE IRA Disclosure Statement** are the following changes:

1. The **DEFINITIONS** section was updated to note that references to a "SIMPLE IRA" will mean a "traditional SIMPLE IRA" hereafter in the document, and the duplicative sentence saying "you" and "your" will apply to you was removed.
2. In the **TRADITIONAL SIMPLE IRA RESTRICTIONS AND APPROVAL** section, **subsection 14, STATE LAWS**, was updated by adding disclaimers to the list of state laws that may affect SIMPLE IRAs.
3. In the **MOVING ASSETS TO AND FROM SIMPLE IRAS** section, **subsection 11, REPAYMENT OF A QUALIFIED BIRTH OR ADOPTION DISTRIBUTION**, was updated by removing an obsolete reference to a temporary time period for repayments; and in **subsection 14, REPAYMENT OF WITHDRAWALS FOR DOMESTIC ABUSE**, the distribution limit was updated to the 2026 COLA amount.
4. In the **TRADITIONAL SIMPLE IRA DISTRIBUTIONS** section, in **subsection 3, QUALIFIED CHARITABLE DISTRIBUTIONS (QCDs)**, the annual QCD and split-interest entity QCD limits were updated to the 2026 COLA amounts; and in subsection 5, **WITHDRAWALS FOR INDIVIDUALS IN CASE OF DOMESTIC ABUSE**, the annual limit was updated to the 2026 COLA amount.
5. In the **REQUIRED MINIMUM DISTRIBUTIONS (RMDs) FOR YOU** section, subsection 2, **DISTRIBUTION CALCULATIONS**, was updated by removing a reference to not changing your beneficiaries after a divorce, as it is no longer a requirement.
6. In the **RMDs FOR YOUR BENEFICIARIES** section:
  - a. References to prior rule makings were removed.

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- b. In **part a, TEN-YEAR RULE**, clarifications were added that for the ten-year rule beneficiaries must generally empty the account no later than the end of the 10th year following the date of the IRA owner's death.
  - c. In **part c, LIFE EXPECTANCY METHODS**, clarifications were added that beneficiaries subject to the single life expectancy method will use the **Single Life Table** for calculating their RMDs and spouse beneficiaries may instead elect to use the **Uniform Lifetime Table** for calculating their RMDs.
  - d. In **subsection 2, DESIGNATED BENEFICIARY**, the explanation of the single life expectancy method was revised, and other clarifying edits were made.
  - e. In **subsection 3, ELIGIBLE DESIGNATED BENEFICIARY**, in **part a, SPOUSE BENEFICIARY**, it was clarified that spouse beneficiaries may have multiple life expectancy options available to them.
  - f. In **part c, ELIGIBLE DESIGNATED BENEFICIARY (OTHER THAN A SURVIVING SPOUSE OR MINOR CHILD)**, a clarifying edit was made by adding "single" in front of "life expectancy" in one location.
  - g. In **subsection 7, SUCCESSOR BENEFICIARIES**, language clarifying that state law and financial institution policy may limit the ability to name successor beneficiaries was added.
7. In the **FEDERAL INCOME TAX STATUS OF DISTRIBUTIONS** section, in **subsection 4, ESTATE AND GIFT TAX**, cautionary language for beneficiaries who may want to disclaim all, or a portion, of a beneficiary IRA was added.
  8. In the **DISASTER TAX RELIEF AND REPAYMENT OF A QUALIFIED DISASTER RECOVERY DISTRIBUTION** section, "by the President" was removed as the Filing Relief for Natural Disasters Act amended Internal Revenue Code Section 7508A to allow the IRS to grant tax filing and payment relief for state-declared disasters, not just federally declared ones.

In the **Traditional SIMPLE IRA Financial Disclosure**, references to "Traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.

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## SIMPLE IRA Organizer - Trust (SIMPLE-T-LAZ)

The above form has been revised.

In the **Traditional SIMPLE IRA Application**, references to "Traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.

In **IRS Form 5305-S, SIMPLE Individual Retirement Trust Account**, are the following changes to **Article VIII**:

1. In **Section 8.01, YOUR TRADITIONAL SIMPLE IRA DOCUMENTS**, references to "Traditional SIMPLE IRA" were added to the heading and the paragraph to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.
2. In **Section 8.02, DEFINITIONS**, references to "traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs, and to indicate that hereafter in the document a "SIMPLE IRA will mean a "traditional SIMPLE IRA", and the duplicative sentence saying "you" and "your" will apply to you was removed.
3. In **Section 8.15, CASH OR IN-KIND CONTRIBUTIONS**, eligible retirement plans (ERPs) were added as sources from which cash or in-kind transactions may be accepted.

In the **Traditional SIMPLE IRA Disclosure Statement** are the following changes:

1. The **DEFINITIONS** section was updated to note that references to a "SIMPLE IRA" will mean a "traditional SIMPLE IRA" hereafter in the document, and the duplicative sentence saying "you" and "your" will apply to you was removed.
2. In the **TRADITIONAL SIMPLE IRA RESTRICTIONS AND APPROVAL** section, **subsection 14, STATE LAWS**, was updated by adding disclaimers to the list of state laws that may affect SIMPLE IRAs.
3. In the **MOVING ASSETS TO AND FROM SIMPLE IRAS** section, **subsection 11, REPAYMENT OF A QUALIFIED BIRTH OR ADOPTION DISTRIBUTION**, was updated by removing an obsolete reference to a temporary time period for repayments; and in **subsection 14, REPAYMENT OF WITHDRAWALS FOR DOMESTIC ABUSE**, the distribution limit was updated to the 2026 COLA amount.
4. In the **TRADITIONAL SIMPLE IRA DISTRIBUTIONS** section, in **subsection 3, QUALIFIED CHARITABLE DISTRIBUTIONS (QCDs)**, the annual QCD and split-interest entity QCD limits were updated to the 2026 COLA amounts; and in **subsection 5, WITHDRAWALS FOR INDIVIDUALS IN CASE OF DOMESTIC ABUSE**, the annual limit was updated to the 2026 COLA amount.
5. In the **REQUIRED MINIMUM DISTRIBUTIONS (RMDs) FOR YOU** section, **subsection 2, DISTRIBUTION CALCULATIONS**, was updated by removing a reference to not changing your beneficiaries after a divorce, as it is no longer a requirement.
6. In the **RMDs FOR YOUR BENEFICIARIES** section:
  - a. References to prior rule makings were removed.
  - b. In **part a, TEN-YEAR RULE**, clarifications were added that for the ten-year rule beneficiaries must generally empty the account no later than the end of the 10th year following the date of the IRA owner's death.

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- c. In **part c, LIFE EXPECTANCY METHODS**, clarifications were added that beneficiaries subject to the single life expectancy method will use the Single Life Table for calculating their RMDs and spouse beneficiaries may instead elect to use the Uniform Lifetime Table for calculating their RMDs.
  - d. In **subsection 2, DESIGNATED BENEFICIARY**, the explanation of the single life expectancy method was revised, and other clarifying edits were made.
  - e. In **subsection 3, ELIGIBLE DESIGNATED BENEFICIARY**, in **part a, SPOUSE BENEFICIARY**, it was clarified that spouse beneficiaries may have multiple life expectancy options available to them.
  - f. In **part c, ELIGIBLE DESIGNATED BENEFICIARY (OTHER THAN A SURVIVING SPOUSE OR MINOR CHILD)**, a clarifying edit was made by adding "single" in front of "life expectancy" in one location.
  - g. In **subsection 7, SUCCESSOR BENEFICIARIES**, language clarifying that state law and financial institution policy may limit the ability to name successor beneficiaries was added.
7. In the **FEDERAL INCOME TAX STATUS OF DISTRIBUTIONS** section, in **subsection 4, ESTATE AND GIFT TAX**, cautionary language for beneficiaries who may want to disclaim all, or a portion, of a beneficiary IRA was added.
  8. In the **DISASTER TAX RELIEF AND REPAYMENT OF A QUALIFIED DISASTER RECOVERY DISTRIBUTION** section, "by the President" was removed as the **Filing Relief for Natural Disasters Act** amended Internal Revenue Code Section 7508A to allow the IRS to grant tax filing and payment relief for state-declared disasters, not just federally declared ones.

In the **Traditional SIMPLE IRA Financial Disclosure**, references to "Traditional SIMPLE IRA" were added throughout to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.

## Traditional Beneficiary IRA Contribution Instructions (IRABTCONTLAZ)

The above form has been revised.

The following new **Type** was added to the **Contribution Type in the Contribution/Account Information** section:

- Rollover from a Traditional Beneficiary IRA (for spouses only)

Additionally, "**or Traditional SIMPLE**" was added to the **Transfer from a Traditional IRA type** to clarify that transfers from Traditional IRAs include transfers from Traditional SIMPLE IRAs.

Several updates were made in the **Additional Information** section:

1. In the **Eligible Retirement Plan** definition subsection, it was clarified that a common name for such plans includes money purchase pension plans.
2. In the **Rollover definition** subsection, "**or traditional beneficiary IRA**" was added as another source of assets that may be rolled over.

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3. The **Beneficiary IRA Contributions** subsection was revised for clarity and the inclusion of rollovers of a deceased owner's traditional IRA to a spouse beneficiary's traditional IRA. Additionally, "**traditional**" was added to distinguish between traditional SIMPLE IRAs and Roth SIMPLE IRAs.

## Traditional Beneficiary IRA Distribution Form (IRABTDISLAZ)

The above form has been revised.

1. In the **RELATIONSHIP TO ORIGINAL DECEASED IRA OWNER/PLAN PARTICIPANT** subsection in the **BENEFICIARY IRA ACCOUNTHOLDER INFORMATION** section, Minor Child was replaced with Successor Beneficiary in conformity with the relationships in other Beneficiary IRA distribution forms.
2. In the **DISTRIBUTION INFORMATION** section, the caption was clarified with a note that for qualified charitable distributions **Form IRA-QCD-INST** should be used; in the **TRANSFERS ONLY** subsection, it was clarified that the name for this field is the person from whom the traditional beneficiary inherited the IRA and the SSN field was removed as it is not required.
3. In the **WITHHOLDING ELECTION** section, it was clarified that if a new **Form W-4R** is not returned to the custodian/trustee with the distribution form then the associated federal income taxes will be withheld at the default 10% rate or be based on the IRA owner's prior withholding election, if any.
4. The **SIGNATURES** section was revised for clarity and to be in conformity with other distribution forms.
  - a. In the **PURPOSE** subsection of the **ADDITIONAL INFORMATION** section, it was clarified that for qualified charitable distributions **Form IRA-QCD-INST** should be used.

## Traditional Beneficiary IRA Organizer – Custodial (includes self-direction) (IRABTORGCLAZ)

The above form has been revised.

In **IRS Form 5305-A, Traditional Individual Retirement Custodial Account**, is the following change in **Article VIII**:

1. **Section 8.03, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you. Also, language was added to clarify how the phrase "SIMPLE IRA" is used throughout the document.

The **Traditional Beneficiary IRA Disclosure Statement** includes the following changes:

1. The **Right to Disclaim** section was modified to more closely follow the disclaimer rules found in **IRC Section 2518**.
2. The **Definitions** section was amended to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.
3. In the **IRA Restrictions and Approval** section, the State Laws section was updated to add "disclaimers" to the list of state laws that could impact an IRA.
4. In the **IRA Distributions** section, in the **Qualified Charitable Distributions (QCD)** subsection, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts.

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5. The following changes were made to the **Required Minimum Distributions (RMDs)-Generally** section:
    - a. The general discussion around the 2022 proposed and 2024 final rule was removed.
    - b. Clarifying edits were made to **Subpart a** on the **Ten-year rule**.
    - c. **Subpart C** on **Life expectancy** methods was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**.
  6. Several changes were made to the **RMD Rules for a Death that Occurred in 2019 or Earlier** section:
    - a. **Part 3a(i), Distribution Rules in General**, was revised to reflect that the five-year rule no longer applies and to remove the reference to a CARES Act exception that has expired;
    - b. **Part 3b, Named Beneficiary is Not a Designated Beneficiary**, was revised to reflect that the five-year rule no longer applies and to remove an implied reference to a CARES Act exception that has expired; and
    - c. The phrase "after a rollover" was added to **part 3c, Deceased Employer Plan Participant**.
  7. The following changes were made to the **RMD Rules for a Death that Occurred in 2020 or Later**:
    - a. The **Designated Beneficiary** subsection was revised to better explain the single life expectancy method; and
    - b. The **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them.
  8. The **Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.
  9. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to remove reference to a disaster being declared "by the President."

## Traditional Beneficiary IRA Organizer – Trust (IRABTORGLAZ)

The above form has been revised.

In **IRS Form 5305, Traditional Individual Retirement Trust Account**, is the following change in **Article VIII**:

1. **Section 8.03, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.

In the **Traditional Beneficiary IRA Disclosure Statement** include the following changes:

2. The **Right to Disclaim** section was modified to more closely follow the disclaimer rules found in **IRC Section 2518**.
3. The **Definitions** section was amended to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.
4. In the **IRA Restrictions and Approval** section, the **State Laws** section was updated to add "disclaimers" to the list of state laws that could impact an IRA.

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5. In the **IRA Distributions** section, in the **Qualified Charitable Distributions (QCD)** subsection, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts.
  6. The following changes were made to the **Required Minimum Distributions (RMDs)-Generally** section:
    - a. The general discussion around the 2022 proposed and 2024 final rule was removed;
    - b. Clarifying edits were made to **subpart a** on the **Ten-year rule**;
    - c. **Subpart C** on **Life expectancy methods** was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**.
  7. Several changes were made to the **RMD Rules for a Death that Occurred in 2019 or Earlier** section:
    - a. **Part 3a(i), Distribution Rules in General**, was revised to reflect that the five-year rule is a rule that longer applies and to remove reference to a CARES Act exception that has expired;
    - b. **Part 3b, Named Beneficiary is Not a Designated Beneficiary**, was revised to reflect that the five-year rule is a rule that no longer applies and to remove an implied reference to a CARES Act exception that has expired; and
    - c. The phrase "after a rollover" was added to **part 3c, Deceased Employer Plan Participant**.
  8. The following changes were made to the **RMD Rules for a Death that Occurred in 2020 or Later**:
    - a. The **Designated Beneficiary** subsection was revised to better explain the single life expectancy method; and
    - b. The **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them.
  9. The **Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.
  10. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to remove reference to a disaster being declared "by the President."

## Traditional IRA Booklet - Custodial (IRABKLTCLAZ)

The above form has been revised.

In **IRS Form 5305-A, Traditional Individual Retirement Custodial Account**, is the following change in **Article VIII**:

1. **Section 8.02, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.

In the **Traditional IRA Disclosure Statement** includes the following changes:

1. The **Definitions** section was amended to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.

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2. In the **IRA Restrictions and Approval** section, the **State Laws** section was updated to add "disclaimers" to the list of state laws that could impact an IRA.
  3. In the **IRA Eligibility and Contributions** section, the chart in the **Maximum Contribution Limits** subsection was updated to reflect the current year's limits.
  4. In the **Tax Deductions** section, the chart in the **Deduction Limits** subsection was updated to reflect the current year's limits.
  5. The following changes were made to the **Moving Assets To and From IRAs** section:
    - a. The **Rollovers and Transfers from Traditional SIMPLE IRAs** subsection was updated to add the word "Traditional" to the heading;
    - b. the **Rollovers to Traditional SIMPLE IRAs** subsection was also updated to add the word "Traditional" to the heading;
    - c. the **Repayment of a Qualified Birth or Adoption Distribution** subsection was amended to remove the reference to a December 31, 2025, deadline; and
    - d. the distribution limit in the **Repayment of Withdrawals for Domestic Abuse** subsection was revised to reflect the increased amount.
  6. The following changes were made to the **IRA Distributions** section:
    - a. In the **Qualified Charitable Distributions (QCD)** subsection, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts; and
    - b. the withdrawal limit in the **Withdrawals for Individuals in Case of Domestic Abuse** subsection was revised to reflect the increased amount.
  7. In the **RMDs for You** section, the reference to not changing your beneficiaries after a divorce was removed from the **Distribution Calculations** subsection.
  8. The following changes were made to the **RMDs For Your Beneficiaries** section:
    - a. The general discussion around the 2022 proposed, and 2024 final, rule was removed;
    - b. clarifying edits were made to **Subpart a** on the **Ten-year rule**;
    - c. **Subpart c** on **Life expectancy** methods was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**;
    - d. the **Designated Beneficiary** subsection was revised to better explain the single life expectancy method;
    - e. the **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them; and
    - f. the **Successor Beneficiaries** subsection was revised to note that state law, as well as financial institution policy, could limit the ability to name successor beneficiaries.
  9. The **Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.

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10. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to removed reference to a disaster being declared "by the President"

## Traditional IRA Booklet - Self-Directed (IRABKLTSDLAZ)

The above form has been revised.

In **IRS Form 5305-A, Traditional Individual Retirement Custodial Account**, are the following changes in **Article VIII**:

1. **Section 8.02, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you. Also, language was added to clarify how the phrase "SIMPLE IRA" is used throughout the document; and
2. **Section 8.11(f), Qualifying Longevity Annuity Contract (QLAC)** was revised to update the limitation on premiums paid with respect to QLACs to reflect the increased limits.

In the **Traditional IRA Disclosure Statement** includes the following changes:

1. The **Definitions** section was amended to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.
2. In the **IRA Restrictions and Approval** section, the **State Laws** section was updated to add "disclaimers" to the list of state laws that could impact an IRA.
3. In the **IRA Eligibility and Contributions** section, the chart in the **Maximum Contribution Limits** subsection was updated to reflect the current year's limits.
4. In the **Tax Deductions** section, the chart in the **Deduction Limits** subsection was updated to reflect the current year's limits.
5. The following changes were made to the **Moving Assets To and From IRAs** section:
  - a. The **Rollovers and Transfers from Traditional SIMPLE IRAs** subsection was updated to add the word "Traditional" to the heading;
  - b. the **Rollovers to Traditional SIMPLE IRAs** subsection was also updated to add the word "Traditional" to the heading;
  - c. the **Repayment of a Qualified Birth or Adoption Distribution** subsection was amended to remove the reference to a December 31, 2025, deadline; and
  - d. the distribution limit in the **Repayment of Withdrawals for Domestic Abuse** subsection was revised to reflect the increased amount.
6. The following changes were made to the **IRA Distributions** section:
  - a. In the **Qualified Charitable Distributions (QCD)** subsection, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts; and
  - b. The withdrawal limit in the **Withdrawals for Individuals in Case of Domestic Abuse** subsection was revised to reflect the increased amount.
7. The following changes were made to the **RMDs for You** section:

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- a. The reference to not changing your beneficiaries after a divorce was removed from the **Distribution Calculations** subsection; and
  - b. The **Qualifying Longevity Annuity Contract (QLAC)** subsection was revised to change the limitation on premiums paid with respect to QLACs to reflect the increased limits.
8. The following changes were made to the **RMDs For Your Beneficiaries** section:
- a. The general discussion around the 2022 proposed, and 2024 final, rule was removed;
  - b. Clarifying edits were made to **subpart a** on the **Ten-year rule**;
  - c. **Subpart C on Life expectancy methods** was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**;
  - d. The **Designated Beneficiary** subsection was revised to better explain the single life expectancy method;
  - e. The **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them; and
  - f. The **Successor Beneficiaries** subsection was revised to note that state law, as well as financial institution policy, could limit the ability to name successor beneficiaries.
9. The **Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.
10. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to remove reference to a disaster being declared "by the President."

## Traditional IRA Booklet - Trust (IRABKLTTLAZ)

The above form has been revised.

In **IRS Form 5305, Traditional Individual Retirement Trust Account**, are the following changes in **Article VIII**:

1. **Section 8.02, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document; and
2. **Section 8.11(f), Qualifying Longevity Annuity Contract (QLAC)** was revised to update the limitation on premiums paid with respect to QLACs to reflect the increased limits.

In the **Traditional IRA Disclosure Statement** includes the following changes:

1. The **Definitions** section was amended to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.
2. In the **IRA Restrictions and Approval** section, the **State Laws** section was updated to add "disclaimers" to the list of state laws that could impact an IRA.
3. In the **IRA Eligibility and Contributions** section, the chart in the **Maximum Contribution Limits** subsection was updated to reflect the current year's limits.

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4. In the **Tax Deductions** section, the chart in the **Deduction Limits** subsection was updated to reflect the current year's limits.
  5. The following changes were made to the **Moving Assets To and From IRAs** section:
    - a. The **Rollovers and Transfers from Traditional SIMPLE IRAs** subsection was updated to add the word "Traditional" to the heading;
    - b. The **Rollovers to Traditional SIMPLE IRAs** subsection was also updated to add the word "Traditional" to the heading;
    - c. The **Repayment of a Qualified Birth or Adoption Distribution** subsection was amended to remove the reference to a December 31, 2025, deadline; and
    - d. The distribution limit in the **Repayment of Withdrawals for Domestic Abuse** subsection was revised to reflect the increased amount.
  6. The following changes were made to the **IRA Distributions** section:
    - a. In the **Qualified Charitable Distributions (QCD)** subsection, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts; and
    - b. the withdrawal limit in the **Withdrawals for Individuals in Case of Domestic Abuse** subsection was revised to reflect the increased amount.
  7. The following changes were made to the **RMDs for You** section:
    - a. the reference to not changing your beneficiaries after a divorce was removed from the **Distribution Calculations** subsection; and
    - b. the **Qualifying Longevity Annuity Contract (QLAC)** subsection was revised to change the limitation on premiums paid with respect to QLACs to reflect the increased limits.
  8. The following changes were made to the **RMDs For Your Beneficiaries** section:
    - a. The general discussion around the 2022 proposed, and 2024 final, rule was removed;
    - b. Clarifying edits were made to **subpart a** on the **Ten-year rule**;
    - c. **Subpart C on Life expectancy methods** was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**;
    - d. The **Designated Beneficiary** subsection was revised to better explain the single life expectancy method;
    - e. The **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them; and
    - f. The **Successor Beneficiaries** subsection was revised to note that state law, as well as financial institution policy, could limit the ability to name successor beneficiaries.
  9. The **Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.

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10. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to remove reference to a disaster being declared "by the President."

## Traditional IRA Organizer - Custodial (IRA-49-LAZ)

The above form has been revised.

In **IRS Form 5305-A, Traditional Individual Retirement Custodial Account**, is the following change in **Article VIII**:

1. **Section 8.02, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you and also to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.

In the **Traditional IRA Disclosure Statement** include the following changes:

1. The **Definitions** section was amended to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.
2. In the **IRA Restrictions and Approval** section, the **State Laws** section was updated to add "disclaimers" to the list of state laws that could impact an IRA.
3. In the **IRA Eligibility and Contributions** section, the chart in the **Maximum Contribution Limits** subsection was updated to reflect the current year's limits.
4. In the **Tax Deductions** section, the chart in the **Deduction Limits** subsection was updated to reflect the current year's limits.
5. The following changes were made to the **Moving Assets To and From IRAs** section:
  - a. The **Rollovers and Transfers from Traditional SIMPLE IRAs** subsection was updated to add the word "Traditional" to the heading;
  - b. The **Rollovers to Traditional SIMPLE IRAs** subsection was also updated to add the word "Traditional" to the heading;
  - c. The **Repayment of a Qualified Birth or Adoption Distribution** subsection was amended to remove the reference to a December 31, 2025, deadline; and
  - d. The distribution limit in the **Repayment of Withdrawals for Domestic Abuse** subsection was revised to reflect the increased amount.
6. The following changes were made to the **IRA Distributions** section:
  - a. In the **Qualified Charitable Distributions (QCD)** subsection, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts; and
  - b. The withdrawal limit in the **Withdrawals for Individuals in Case of Domestic Abuse** subsection was revised to reflect the increased amount.
7. In the **RMDs for You** section, the reference to not changing your beneficiaries after a divorce was removed from the **Distribution Calculations** subsection.
8. The following changes were made to the **RMDs For Your Beneficiaries** section:

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- a. The general discussion around the 2022 proposed and 2024 final rules was removed;
  - b. clarifying edits were made to **subpart a** on the **Ten-year rule**;
  - c. **Subpart C on Life expectancy methods** was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**.
  - d. The **Designated Beneficiary** subsection was revised to better explain the single life expectancy method;
  - e. The **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them; and
  - f. The **Successor Beneficiaries** subsection was revised to note that state law, as well as financial institution policy, could limit the ability to name successor beneficiaries.
9. The **Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.
  10. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to remove reference to a disaster being declared "by the President."

## Traditional IRA Organizer - Self-Directed (IRA-49SD-LAZ)

The above form has been revised.

In **IRS Form 5305-A, Traditional Individual Retirement Custodial Account**, are the following changes in **Article VIII**:

1. **Section 8.02, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document; and
2. **Section 8.11(f)**, Qualifying Longevity Annuity Contract (QLAC) was revised to update the limitation on premiums paid with respect to QLACs to reflect the increased limits.

In the **Traditional IRA Disclosure Statement** are the following changes:

1. The **Definitions** section was amended to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.
2. In the **IRA Restrictions and Approval** section, the **State Laws** section was updated to add "disclaimers" to the list of state laws that could impact an IRA.
3. In the **IRA Eligibility and Contributions** section, the chart in the **Maximum Contribution Limits** subsection was updated to reflect the current year's limits.
4. In the **Tax Deductions** section, the chart in the Deduction Limits subsection was updated to reflect the current year's limits.
5. The following changes were made to the **Moving Assets To and From IRAs** section:
  - a. The **Rollovers and Transfers from Traditional SIMPLE IRAs** subsection was updated to add the word "Traditional" to the heading;

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- b. The **Rollovers to Traditional SIMPLE IRAs** subsection was also updated to add the word "Traditional" to the heading;
  - c. The **Repayment of a Qualified Birth or Adoption Distribution** subsection was amended to remove the reference to a December 31, 2025, deadline; and
  - d. The distribution limit in the **Repayment of Withdrawals for Domestic Abuse** subsection was revised to reflect the increased amount.
6. The following changes were made to the **IRA Distributions** section:
    - a. In the **Qualified Charitable Distributions (QCD) subsection**, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts; and
    - b. The withdrawal limit in the **Withdrawals for Individuals in Case of Domestic Abuse** subsection was revised to reflect the increased amount.
  7. The following changes were made to the **RMDs for You** section:
    - a. The reference to not changing your beneficiaries after a divorce was removed from the **Distribution Calculations** subsection; and
    - b. The **Qualifying Longevity Annuity Contract (QLAC)** subsection was revised to change the limitation on premiums paid with respect to QLACs to reflect the increased limits.
  8. The following changes were made to the **RMDs For Your Beneficiaries** section:
    - a. The general discussion around the 2022 proposed and 2024 final rule was removed.
    - b. Clarifying edits were made to **subpart a** on the **Ten-year rule**;
    - c. **Subpart c on Life expectancy methods** was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**;
    - d. The **Designated Beneficiary** subsection was revised to better explain the single life expectancy method;
    - e. The **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them; and
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  9. The **Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.
  10. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to remove reference to a disaster being declared "by the President."

## Traditional IRA Organizer - Trust (IRA-49T-LAZ)

The above form has been revised.

In **IRS Form 5305, Traditional Individual Retirement Trust Account**, are the following changes in **Article VIII**:

- 
1. **Section 8.02, Definitions**, was updated to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document; and
  2. **Section 8.11(f), Qualifying Longevity Annuity Contract (QLAC)** was revised to update the limitation on premiums paid with respect to QLACs to reflect the increased limits.

In the **Traditional IRA Disclosure Statement** are the following changes:

1. The **Definitions** section was amended to remove the duplicative sentence saying "you" and "your" will apply to you and to add language to clarify how the phrase "SIMPLE IRA" is used throughout the document.
2. In the **IRA Restrictions and Approval** section, the **State Laws** section was updated to add "disclaimers" to the list of state laws that could impact an IRA.
3. In the **IRA Eligibility and Contributions** section, the chart in the **Maximum Contribution Limits** subsection was updated to reflect the current year's limits.
4. In the **Tax Deductions** section, the chart in the **Deduction Limits** subsection was updated to reflect the current year's limits.
5. The following changes were made to the **Moving Assets To and From IRAs** section:
  - a. The **Rollovers and Transfers from Traditional SIMPLE IRAs** subsection was updated to add the word "Traditional" to the heading;
  - b. The **Rollovers to Traditional SIMPLE IRAs** subsection was also updated to add the word "Traditional" to the heading;
  - c. The **Repayment of a Qualified Birth or Adoption Distribution** subsection was amended to remove the reference to a December 31, 2025, deadline; and
  - d. The distribution limit in the **Repayment of Withdrawals for Domestic Abuse** subsection was revised to reflect the increased amount.
6. The following changes were made to the **IRA Distributions** section:
  - a. In the **Qualified Charitable Distributions (QCD)** subsection, the annual QCD limit and the limit for a once-in-a-lifetime QCD for a split-interest entity were revised to reflect the increased amounts; and
  - b. The withdrawal limit in the **Withdrawals for Individuals in Case of Domestic Abuse** subsection was revised to reflect the increased amount.
7. The following changes were made to the **RMDs for You** section:
  - a. The reference to not changing your beneficiaries after a divorce was removed from the **Distribution Calculations** subsection; and
  - b. The **Qualifying Longevity Annuity Contract (QLAC)** subsection was revised to change the limitation on premiums paid with respect to QLACs to reflect the increased limits.
8. The following changes were made to the **RMDs For Your Beneficiaries** section:
  - a. The general discussion around the 2022 proposed and 2024 final rule was removed;

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- b. Clarifying edits were made to **subpart a** on the **Ten-year rule**;
  - c. **Subpart C on Life expectancy methods** was given a slightly revised subtitle and revised to clarify that beneficiaries subject to the single life expectancy method use the **Single Life Table**, while certain spouse beneficiaries may use the **Uniform Lifetime Table**;
  - d. The **Designated Beneficiary** subsection was revised to better explain the single life expectancy method;
  - e. The **Eligible Designated Beneficiary** subsection was revised primarily to clarify that spouse beneficiaries may have multiple life expectancy options available to them; and
  - f. The **Successor Beneficiaries** subsection was revised to note that state law, as well as financial institution policy, could limit the ability to name successor beneficiaries.
9. **The Estate and Gift Tax** section was revised to add cautionary language for beneficiaries who may want to disclaim all, or a portion, of an IRA.
10. The **Disaster Tax Relief and Repayment of a Qualified Disaster Recovery Distribution** section was revised to remove reference to a disaster being declared "by the President."

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# Multi-State Deposit Documents Changes

Multipurpose Multi Party Signature Card (MPMP)

Multipurpose Signature Card (MP-SC-C1)

It was reported that after the 2025.2 upgrade, the Business/non-consumer signature cards were not autoselecting as they should. An update has been made, and the issue has been corrected.

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# Multi-State Lending Documents Changes

Financing Statement for Real Estate and UCC Filing/UCC-1A ND  
(UCC1AFSRE-ND)

UCC1 Financing Statement - IACA – 2013 (UCC-1-0713 UCC1INST0713)

UCC1 Financing Statement - IACA – 2023 (UCC-1-0723, UCC1INST0723)

UCC1 Financing Statement - IACA - 11Point 2023 (UCC-1-0723,  
UCC1INST0723)

UCC1 Financing Statement IACA (UCC1-IACA rev. 2/28/08)

Addendum – Collateral Description (CO, MS, MT, ND, NJ, OH, WV)

Based on customer request, the documents have been updated to remove the **Account Number** from the following:

- **Bond,**
- **Mutual Funds,**
- **Margin Stock (Certificated),**
- **Securities-Corporate Stock (Certificated),**
- **Securities-Financial Institution (Certificated),**
- **Securities-Other (Certificated),**
- **Margin Stock (Uncertificated),**
- **Securities-Corporate Stock (Uncertificated),**
- **Securities-Financial Institution (Uncertificated),**
- **Securities-Other (Uncertificated),**
- **Commodity Contracts,**
- **Securities Entitlement collateral descriptions.**

Under UCC § 9-504, a financing statement sufficiently indicates the collateral that it covers if the financing statement provides:

1. A description of the collateral pursuant to Section 9-108; or
2. An indication that the financing statement covers all assets or all personal property.

The financing statements are generally not required to print the account number/certificate number.

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## Notice Of Security Interest-FSA

On the Notice of Security Interest-FSA, the "**Name of Debtor and Soc. Sec. or Taxpayer I.D. Number**" field was updated to allow customers to enter a "**Unique identifier**".

7 USC § 1631(c)(5<sup>3</sup>) defines "**other approved unique identifier**" as follows:

The term "approved unique identifier" means a number, combination of numbers and letters, or other identifier selected by the Secretary of State using a selection system or method approved by the Secretary of Agriculture.

Additionally, an entry for the **Lender's Return To information** has been added.

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### Note

If there is no second borrower, the Secondary Capture screen will still display a static field for the second borrower's information. Only enter information in this field if a second owner is present.

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## Request for Transcript of Tax Return (4506-T)

The above form was revised to align with the model form with a 4-2025 revision date.

Changes include:

- In **Section 3**, the parenthetical has been updated to include " or inmate no".
- Content changes have been made in **Section 6a**, and in the **General Instructions** under **Line 3**.

## Standard Flood Hazard Determination (VMP-525A)

The above form has been revised with an Expiration of 02-28-27. On July 30, 2025, the Federal Emergency Management Agency (FEMA), under the Department of Homeland Security, released a revised version of the **Standard Flood Hazard Determination Form**. Although FEMA did not issue a formal public announcement regarding this update, the revised form is available on the official **National Flood Insurance Program (NFIP) Underwriting Forms** page, where it is listed with the updated revision date.

## Statement of Purpose for an Extension of Credit Secured by Margin Stock for Non-Bank (G-3)

## Statement of Purpose for an Extension of Credit Secured by Margin Stock Federal Reserve System for Banks (U-1)

Previously, the above documents were being autoselected in the program even in instances when they were not required, specifically for loans of less than \$100,000. The program has been updated so that autoselection is limited to loans greater than \$100,000.

# Multi-State Lending and Mortgage Documents Changes

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## Promissory Note-Consumer Open End And Truth In Lending Truth In Lending Disclosure (Open End)

The **How You Will Calculate My Balance** section has been updated for non-home equity accounts. When **'Other'** is selected as the method for computing the Finance Charge/Interest Charge, the custom description entered for this option will now appear on the generated documents.

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# State-Specific Deposit Document Changes

## Louisiana

### SDBL-LA (Safe Deposit Box Lease-LA)

The "joint tenant" language in the SDBL-LA (Safe Deposit Box Lease-LA) has been revised to better align with the statutory language of LA Rev. Stat. 6:321 (regarding access by multiple lessees) with an 11/1/2019 revision date. This change should also remove any possible confusion with ownership of the contents being under the common law concept of ownership of joint tenancy with rights of survivorship, which is not recognized in Louisiana. The **Lease Type** checkbox for **Joint** has been changed to **Multiple Lessees**, and a paragraph titled **Lease by Multiple Persons** has been added to the document.

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# State-Specific Lending Document Changes

## Colorado

### Title Application (CO) (MV-1-CO)

The above form has been revised to follow the model form with a revision date of 5/1/2025. The form was reformatted, and multiple fields were added, removed, or moved.

Notable changes include:

- The **Second Lienholder** fields have been removed from the form.
- The '**Joint Tenancy with Rights of Survivorship Acknowledgement of Intent**' section was removed.
- New **Yes/No** checkboxes were added asking if the separate DR 2383 has been filled out. The separate form can be found at <https://dmv.colorado.gov/sites/dmv/files/documents/DR2383.pdf>.
- The following fields have been added:
  - **Odometer Reading and Indicator**
  - **GVW and GVWR**
  - Checkboxes for **commercial vehicles, Hazmat, Registrant Only**.
  - **DOT number** and **EIN**
- **E-signature** fields have been removed.
- Additionally, checkboxes for **Commercial Use, Snowmobiles**, and **DR 2421** have been removed.

## Florida

### Notice of Lien (FL) (MV-NOL-FL)

The form has been updated based on customer feedback. The fields "**Print Name of Registered Owner**" and "**Print Name of Registered Co-Owner**" will now appear on the form automatically, instead of being filled in manually.

## Georgia

### Power Of Attorney-Titled Goods (GA) (MV-POA-GA)

The above form has been updated to allow an entity name to print in the "Vehicle Owner(s) Full Legal Name" field. Based on guidance from the Georgia Department of Revenue and applicable statutes, entities can be recognized as vehicle owners. O.C.G.A. Section 10-6B-5; O.C.G.A. Section 40-1-1(39); O.C.G.A. Section 40-1-1(43)

## Iowa

### Title Application (IA) (MV-1-IA)

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The above form has been revised to match Iowa Department of Transportation's form 411007 with a revision date of 1/1/2025. The form increased from 2 to 3 pages and numerous minor text changes have been made to match the model form.

Changes include:

- In the **Owner Information** section:
  - The **Ownership Status** checkboxes were moved above the **Owner #2** information.
  - The **Owner #3** fields were moved to Page 3.
  - A checkbox of '**Check if there is a designated Primary User to establish Iowa residency and complete information on Page 2.**' has been added.
  - A checkbox of '**Check if there are three owners and also complete Owner #3 information on Page 3.**' has been added.
  - A checkbox of '**Check if title or registration/plates are to be mailed to any address other than the owner's address and provide address on Page 3.**' has been added.
- In the **Vehicle Information** section:
  - New fields were added for **Plate Type** and **VIN of Traded Vehicle #2**.
  - Checkboxes were added for **New Vehicle** and **Used Vehicle**.
  - The fields for **Trailer Empty Weight** and **Purchase Date or Date Brought into State** are now located below the **VIN of Traded Vehicle #1** field.
  - The fields for **Validation Number**, **Validation Year**, and **Style** have been removed.
- In the **Security Interest Information** section:
  - The '**Give complete statement of security interests...**' field was replaced with 4 checkboxes of **None**, **One**, **Two**, and **Three**.
  - A checkbox of **Electronic Lien and Title (ELT) Identifier** has been added for each security interest.
  - Fields for the **Second** and **Third Security Interests** were moved to Page 3.
  - A checkbox of '**Check here if Security Interest was previously submitted to county as an "escrow lien".**' has been added.
- In the **Purchase Price** section:
  - A checkbox of '**I authorize this application to be submitted and processed through the Iowa electronic registration and title system**' has been added.
  - A checkbox and **County** field of '**I authorize the application to be made to \_\_\_\_\_ County which will issue the title and registration plates, if applicable. If this box is unchecked or the authorized county is not listed, the application shall be made to the county of residence for an owner or primary user.**' have been added.
- On Page 2, the **VIN** field is now located at the top, right of the form.
- In the **Fee For New Registration - Exemptions** section, the **Owner Name** was removed.
- On the new Page 3:
  - A **VIN** field is located at the top, right of the form.
  - The **Owner #3** fields are now located in the **Additional Owner Information** section.

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- A **One-Time Mailing Address** section has been added so that the title and/or registration/plates can be mailed to any address other than the owner's address.
  - An **Additional Trade-In Vehicles** section was added so that the VIN numbers of up to four more trade-in vehicles can be listed.
  - The **Second and Third Security Interests** fields are now located in the **Additional Security Interest Information** section.
  - If needed, an **Additional Explanation or Instructions** field has been added.

## South Carolina

### Title Application (SC) (MV-1-SC)

The above form was revised to align with the model form with a 7/2025 date.

The following changes have been made to the form:

- **Top of the form:** The text "**PO Box 1498**" has been removed.
- **Transaction Type Section:** A new checkbox for "**Plate Transfer**" has been added.
- **Title Specific Information Section:** A new checkbox for "**Record Transfer on Death**" has been added.
- **Page 2 Addition:** A new section has been introduced for the "**Trade-In Vehicle Identification Number.**"
- **Section 4 Update:** New content has been added at the bottom regarding the use of electronic or digital signatures.

## South Dakota

### Motor Vehicle Title Application (SD) (MV-1-SD)

The above form was revised to align with the model form with a revision date of 7/1/2025.

Changes include:

- In **Section B**, titled "**Vehicle/Boat Information**", a new section for "**Wheels**" and "**Trailer**" has been added.
- The parenthetical for "**Odometer**" has been updated to reflect "2011 or newer".
- In **Section F**, titled "**Motor Vehicle/Boat Purchase Information**", the tax-exempt language has been updated.
- In addition, the "**Title Fee**" has been updated to include a "**Tech Fee**", and the amount has been increased to "\$12.00".

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# State-Specific Lending and Mortgage Document Changes

## Iowa

- Assignment Of Contract Rights & Payments
- Assignment Of Real Estate Security Instrument
- Assignment of Mortgage (From MERS to Non-MERS) (IA) (VMP95IA)
- Assignment of Mortgage (From Non-MERS to MERS) (IA) (VMP94IA)
- Leases And Rents Assignment
- Mortgage
- Mortgage Assignment
- Mortgage-Leasehold
- Real Estate Modification
- Real Estate Modification (IA) (MMOD-IA)
- Release of Mortgage (IA) (VMP4041IA)
- Release of Real Estate Security Instrument
- Subordination-Landlord Lien
- Subordination-Leasehold
- Subordination-Real Estate Lien

Franklin County, Iowa, now requires that a phone number be included in the "**Return To**" section of recordable documents. To ensure compliance with this county-specific requirement, the organization's phone number has been incorporated into the "**Return To**" section for all Iowa transactions.

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### NOTE

If a "**Return To**" phone number is manually entered, that number will be printed.

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## Recording Information Summary

In response to customer feedback, a new Standard Data Collection (SDC) field has been added to allow users to specify the title of the document being recorded. This enhancement ensures that the entered title appears before the default "**Recording Information Summary**" label.

This update addresses a specific requirement from the Polk County Recorder, who mandates that the word "Mortgage" precede "Recording Information Summary" when recording mortgage documents in Polk County.

### **New SDC Prompt:**

Type the title of the document being recorded.

- The text entered in this field will print directly before "Recording Information Summary."
- If no title is entered, only "Recording Information Summary" will appear.

This change provides flexibility to meet jurisdictional requirements while maintaining consistency across document types.

## Minnesota

### Open-end Mortgage with MERS (MN) (OCP-REMTGMMN)

The Minnesota legislature has updated the notice requirements; therefore, the above form has been revised. Minnesota law (Minn. Stat. § 47.20, subd. 8) requires lenders to include a notice in mortgage documents explaining how they will inform borrowers about foreclosure actions. The law has been updated to allow lenders to send these notices by email or other electronic methods—if both the borrower and lender agree to this in writing. The **Notice** section of the mortgage document has been revised to reflect this change. Also, a new **Borrower's Copy** section has been added to make sure borrowers receive a copy of the signed mortgage and promissory note.

# Wolters Kluwer

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