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**Financial & Corporate Compliance**

## **Release Notes**

IRA Library Electronic Book

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# Financial & Corporate Compliance

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## Contents

<b>IRA Electronic Book 2025.1 .....</b>	<b>4</b>
Introduction .....	4
Updates .....	4

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# IRA Electronic Book 2025.1

## Introduction

Each year there are changes to individual retirement accounts (IRAs), Health Savings Accounts (HSAs), and Coverdell Education Savings Accounts (CESAs). That is why we provide you with an annual update of the IRA Library. Your December 2025 version of the *IRA Library Electronic Book* (i.e., IRA E-Book) includes the latest legislative, regulatory, and operational information your institution needs to know.

Additionally, we want to reiterate that Wolters Kluwer sample forms and materials/resources provided by the Internal Revenue Service (IRS) may be found on the following site: <https://samples.wolterskluwerfs.com/>.

The IRS Materials, easily accessible by all users, include tax laws, regulations, and various other guidance. IRS materials relevant to tax-advantaged accounts may be found at the following site: <https://www.wolterskluwer.com/IRS-Materials>.

## Updates

Revisions to this year's *IRA Library Electronic Book* include:

- Defined the delayed applicability dates of certain proposed IRA owner and beneficiary required minimum distribution (RMD) regulations that were issued with the final regulations on July 19, 2024.
- Updated traditional and Roth IRA regular contribution limits, traditional IRA deductibility, Roth IRA eligibility, Saver's Tax Credit eligibility, qualified charitable distribution limit, simplified employee pension (SEP) eligibility and contribution limits, Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA eligibility and contribution limits, and HSA eligibility and contribution limits all due to 2026 cost-of-living adjustments defined in each applicable Revenue Procedure.
- Further clarified content relating to the ability for SEP, SARSEP, and SIMPLE IRA plans to allow contributions to a Roth IRA under the SECURE 2.0 Act and added cautionary 'Notes' where appropriate.
- Updated the Health Savings Accounts section as the list of preventive care benefits that may be permitted by an HDHP was expanded and the list of health plans that are considered an HDHP was expanded under H.R. 1 (i.e., One Big Beautiful Bill).
- Updated the Coverdell Education Savings Accounts section as the list of qualified education expenses was expanded under H.R. 1 (i.e., One Big Beautiful Bill).
- Updated income tax withholding guidance on payments sent outside of the United States [Final Regulation Section 31.3405(e)-1 (TD 10008)].
- Updated examples to reflect:
  - Current tax year.
  - Current dollar limits including contribution limits and income eligibility limits.
- Added to IRS Materials:
  - Relevant sources cited above.
  - Internal Revenue Code (IRC) Section 7508 allowing the postponement of certain tax-related deadlines for individuals serving in a combat zone, a qualified hazardous duty area, or a contingency operation.

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- Announcement 2025-2 announcing the delay of the applicability date for certain portions of the proposed 2024 regulations on Required Minimum Distributions (RMDs) until the 2026 distribution calendar year.
  - Treasury Decision (TD) 10008 Income tax withholding guidance on payments sent outside of the United States.
  - Updated in IRS Materials:
    - IRC Section 223 Health Savings Accounts.
    - IRC Section 529 Qualified Tuition Programs.
  - Updated Quick Reference Guides.

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Wolters Kluwer reported 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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