

Legislative and Regulatory Spotlight

Resources and insights for employers

Q4 2024



Featured

- **SECURE 2.0 Act Implementation Update – Q4 2024**

An update on Fidelity's implementation of the SECURE 2.0 Act, including the automatic enrollment requirement for new plans, new optional withdrawals, and other key provisions. [Learn more>](#)

- **2025 Retirement Plan Limits**

Recently released limits based on Cost-of-Living Adjustments. [Learn more>](#)

Articles and Updates

- **Reminder for 401(k) Plans With Long-Term, Part-Time Employees**

Beginning with the 2025 plan year, the eligibility service requirement will be two consecutive years. [Learn more>](#)

- **Understanding Private Letter Rulings**

A recent IRS ruling has opened the doors to more employee retirement contribution choice. [Learn more>](#)

- **Health Policy Issues to Watch in 2025**

Why benefits leaders don't have to wait on Washington to advance employee health. [Learn more>](#)

Fidelity Webinars

- **Replay: Navigating the State of Student Debt, October 30, 2024**

Understand the potential implications of the latest policy and regulatory updates and discover ways to help employees struggling with student debt. [Watch>](#)

Insights from Fidelity



"The IRS recently made a ruling on four-way choice for how participants in a retirement plan can use a profit-sharing contribution. Before considering if this is a good move for your company plan, be sure to ask: Does it align with an overall organizational strategy of providing greater choice for participants?"

— **Jess McGrath**

Senior Vice President, Fidelity Workplace Consulting



Resources

- **2024 – 2025 Fiduciary Calendar**

Key dates, deadlines, and important plan information for 2025. [Learn more>](#)

- **Stock-Based Compensation Plan Regulatory Update**

Final and proposed regulations that may impact stock-based plans from November 2024. [Learn more>](#)

- **Global Regulatory and Compliance Insights**

Insights from Fidelity Workplace Consulting on topics of interest to our clients globally. [Learn more>](#)

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