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The Filing Relief for Natural Disasters Act Extends Federal Plan Deadlines to Certain State-Declared Disasters

On July 24, 2025, President Trump signed into law the Filing Relief for Natural Disasters Act (the Act). The Act enables the Secretary of the Treasury, after consultation with Administrator of the Federal Emergency Management Agency, to treat qualified state-declared emergencies in the same manner as a federally declared disaster, fire, or other emergency described in Section 7508A of the Internal Revenue Code (the Code), upon the written request of the governor of a state (or, in the case of Washington, D.C., the mayor).

The Act defines a “qualified State declared disaster” as any natural catastrophe or, regardless of cause, any fire, flood, or explosion, in any part of the state, which in the determination of the governor of such state (or, if applicable, mayor of Washington, D.C.) determines to cause damage of sufficient severity and magnitude under the Act.

For purposes of the Act:

- a state-declared disaster includes any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought; and
- a state also encompasses Washington, D.C., the Commonwealth of Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands.

For qualified state disasters declared after July 24, 2025 (the date of enactment of the Act), the following are among the Internal Revenue Service deadlines related to retirement plans that are automatically extended by 120 days:

- making contributions to a qualified 401 plan, 403(b) plan, traditional or Roth IRA, simplified employee pension, or SIMPLE plan;
- making a corrective distribution under a traditional IRA;
- recharacterizing contributions to a Roth IRA; and
- making an indirect rollover to a qualified 401 plan, 403(b) plan, governmental 457(b) plan, or a traditional IRA.

In addition, the Secretary of the Treasury has the discretionary authority to extend such deadlines for up to one year.

Voya continues to monitor these and all regulatory developments impacting retirement plans.

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