

legislative action.

- (4) In addition to the language requirements of 26 CFR 1.457-4 through 1.457-10, the following legislation affects 457(b) governmental plans and require plan language:

<b>Law</b>	<b>Provision</b>
Uniform Services Employment and Re-employment Rights Act of 1994 (USERRA) - IRC 414(u)	Treatment of contributions made on behalf of re-employed veterans. The plan may incorporate this language by reference.
HEART Act	Certain death benefits to beneficiaries if a participant dies while performing qualified military service applying to years beginning after December 31, 2008. See Notice 2010-15 for required adoption dates.
The Small Business Jobs Act of 2010	Permitted Roth deferrals in a 457(b) governmental plan, if elected (optional provision). A plan sponsor could adopt an amendment to permit Roth deferrals at any time the plan wishes to permit Roth deferrals effective 2011 or later.
Under Section 104, Division M of the Further Consolidated Appropriations Act, 2020,	Governmental 457(b) plans may allow in-service distributions as early as age 59 ½ including rollovers to another plan, effective for plan years beginning on or after January 1, 2020. If permitted, the plan sponsor must adopt the amendment no later than the last day of the plan year beginning on or after January 1, 2024 (unless such distributions are not permitted until after that date).
Notice 2014-19.	Governmental 457(b) plans were required to remove any “husband/wife” language generally after the close of the first regular legislative session of the body with the authority to amend the plan that ends after December 31, 2014.
The Tax Cuts and Jobs Act of 2017	If the plan permits loans, requires that governmental plans allow for an extended rollover period for loan offset amounts, effective January 1, 2018.

- (5) The plan document must also contain language for any optional provisions the plan allows.
- (6) The cumulative list doesn't include law changes to 457(b) plans, so you must know current law changes and plan document requirements as they apply to 457(b) governmental plans.