

109<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. R. 195

To amend the Internal Revenue Code of 1986 to repeal the required beginning date for distributions from individual retirement plans and for distributions of elective deferrals under qualified cash or deferred arrangements.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 4, 2005

Mr. SAXTON introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to repeal the required beginning date for distributions from individual retirement plans and for distributions of elective deferrals under qualified cash or deferred arrangements.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

1 **SECTION 1. REQUIRED BEGINNING DATE FOR DISTRIBUTIONS FROM INDIVIDUAL RETIREMENT PLANS AND FOR DISTRIBUTIONS OF ELECTIVE DEFERRALS UNDER QUALIFIED CASH OR DEFERRED ARRANGEMENTS.**

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6 (a) **IN GENERAL.**—Subparagraph (C) of section  
7 401(a)(9) of the Internal Revenue Code of 1986 (relating  
8 to required distributions) is amended by adding at the end  
9 the following new clause:

10 “(v) **SPECIAL RULE FOR INDIVIDUAL**  
11 **RETIREMENT PLANS AND DEFERRED COM-**  
12 **PENSATION ARRANGEMENTS.**—In the case  
13 of any individual retirement plan (other  
14 than a Roth IRA) and elective deferrals  
15 (as defined in section 402(g)(3)) of any  
16 qualified cash or deferred arrangement (as  
17 defined in section 401(k))—

18 “(I) subparagraph (A)(i) shall  
19 not apply, and

20 “(II) the required beginning date  
21 shall be the date of death of the em-  
22 ployee.”.

23 (b) **EFFECTIVE DATE.**—The amendment made by  
24 this section shall apply to distributions after December 31,  
25 2005.