

117TH CONGRESS
1ST SESSION

H. R. 2933

To amend the Internal Revenue Code of 1986 to increase the age for the beginning date for required minimum distributions.

IN THE HOUSE OF REPRESENTATIVES

APRIL 30, 2021

Mrs. MURPHY of Florida (for herself and Mr. ESTES) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to increase the age for the beginning date for required minimum distributions.

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

3 **SECTION 1. INCREASE IN AGE FOR REQUIRED BEGINNING**
4 **DATE FOR MANDATORY DISTRIBUTIONS.**

5 (a) IN GENERAL.—Section 401(a)(9)(C)(i)(I) of the
6 Internal Revenue Code of 1986 is amended by striking
7 “age 72” and inserting “the applicable age”.

8 (b) SPOUSE BENEFICIARIES; SPECIAL RULE FOR
9 OWNERS.—Subparagraphs (B)(iv)(I) and (C)(ii)(I) of sec-

1 tion 401(a)(9) of such Code are each amended by striking
2 “age 72” and inserting “the applicable age”.

3 (c) APPLICABLE AGE.—Section 401(a)(9)(C) of such
4 Code is amended by adding at the end the following new
5 clause:

6 “(v) APPLICABLE AGE.—The applica-
7 ble age shall be—

8 “(I) in the case of an individual
9 who attains age 72 after December
10 31, 2026, age 73, and

11 “(II) in the case of an individual
12 who attains age 73 after December
13 31, 2032, age 75.”.

14 (d) CONFORMING AMENDMENTS.—The last sentence
15 of section 408(b) of such Code is amended by striking
16 “age 72” and inserting “the applicable age (determined
17 under section 401(a)(9)(C)(v) for the calendar year in
18 which such taxable year begins)”.

19 (e) EFFECTIVE DATE.—The amendments made by
20 this section shall apply to distributions required to be
21 made after December 31, 2026, with respect to individuals
22 who attain age 72 after such date.

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