



# Insights

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## [Heirs of high earners must wrangle new tax laws, as massive generational wealth transfer looms](#)

By: [Eaton Vance on Washington](#) | August 26, 2024

Bracing for the largest generational wealth transfer, the Internal Revenue Service (IRS) has raised the age at which workers must begin withdrawing funds from their qualified retirement accounts. The final rules (TD 10001; RIN:1545-BP82), released last month, amend the SECURE Act 2.0 permitting account holders to maintain 401(k), 403(b) and individual retirement account savings beyond the previous age limit of 70½ while eschewing hefty excise taxes punishing late withdrawal of those assets. The IRS also finalized new rules for non-spouse beneficiaries who inherit from original depositors who died in 2020 or later.

"Changes in required minimum distribution age enable workers to leave more cash in retirement accounts longer to help grow savings, part of sweeping legislative and regulatory efforts to whittle the potential retirement savings gap."

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Publication details: Monday, June 10, 2024 12:01 PM

Page ID: 22977 - <https://global.eatonvance.com/viewpoints.php>