



Treasury, IRS issue guidance on rollovers between retirement plans and individual retirement accounts

IR-2026-91, Aug. 12, 2026

WASHINGTON — The Department of the Treasury and the Internal Revenue Service today provided guidance to simplify and standardize the rollover process by issuing sample forms for direct rollovers to or from a retirement plan, as required under the SECURE 2.0 Act section 324.

[Notice 2026-49](#) provides sample forms and proposed rollover procedures and protocols that aim to simplify and standardize the rollover process for both participants and plan sponsors:

- **Scope:** It applies to rollovers between retirement plans or between a retirement plan and an individual retirement account (IRA), but not to IRA-to-IRA transfers.
- **Design:** The sample forms are designed to protect participants' personal identifying information and minimize participants' burden.
- **Optional use:** Use of the sample forms and proposed procedures is optional for plan sponsors.

"The IRS continues to look for ways to make complying with tax law less difficult and confusing for taxpayers and to improve tax administration in this complex area of the law," said IRS Chief Executive Officer Frank J. Bisignano. "The sample forms will make compliance simpler and easier for both plan participants and administrators."

Request for comments

Treasury and the IRS request comments from stakeholders on the sample forms and proposed rollover procedures. They also outline additional guidance under consideration that would facilitate and expedite the rollover process and request comments on the issues raised. Comments from interested parties are due by Oct. 23, 2026. Complete instructions on submitting comments are included in the notice.