

PART II, APPENDIX 1

TAX REFORM ACT OF 1986

COMPLIANCE EFFECTIVE DATES

Subject	Date	Para.
Immediate or Retroactive		
Tax treatment of after-tax employee contributions		2-24
Allocation of forfeitures in money purchase plans		2-8e
January 1, 1987		
Availability of Individual Retirement Accounts		2-2e
10 percent tax on early distributions before age 59-1/2		2-23
Plan Years Beginning in 1987		
Rules for Simplified Employee Pensions		2-2f
Freeze on nongrandfathered 401(k) plans of public employers		2-2c
January 1, 1989		
Rules for required distributions after age 70-1/2		2-21
Plan Years Beginning in 1989		
Vesting requirements		2-20
Nondiscrimination coverage and participation rules 1		NA

1 For welfare plans, this date could be earlier if
IRS issues regulations before September 30, 1988

9/88