

119TH CONGRESS
2D SESSION

S. _____

To amend the Internal Revenue Code of 1986 to eliminate the aggregate limitation on rollovers from a 529 program to a Roth IRA.

IN THE SENATE OF THE UNITED STATES

Mr. CRUZ (for himself and Ms. BLUNT ROCHESTER) introduced the following bill; which was read twice and referred to the Committee on

A BILL

To amend the Internal Revenue Code of 1986 to eliminate the aggregate limitation on rollovers from a 529 program to a Roth IRA.

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. SHORT TITLE.**

4 This Act may be cited as the “529 Retirement En-
5 hancement Act of 2026”.

6 **SEC. 2. ELIMINATION OF AGGREGATE LIMITATION ON 529**
7 **ROLLOVERS TO ROTH IRA.**

8 (a) IN GENERAL.—Clause (ii) of section 529(c)(3)(E)
9 of the Internal Revenue Code of 1986 is amended—

1 (1) by striking subclause (II), and

2 (2) by striking “LIMITATIONS.—” and all that
3 follows through “Clause (i) shall only apply” and in-
4 serting “ANNUAL LIMITATION.—Clause (i) shall only
5 apply”.

6 (b) EFFECTIVE DATE.—The amendments made by
7 this section shall apply to distributions made in taxable
8 years beginning after the date of the enactment of this
9 Act.