

EXECUTIVE ORDER

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PROMOTING RETIREMENT-SAVINGS ACCESS FOR AMERICAN WORKERS
BY ESTABLISHING TRUMPIRA.GOV

By the authority vested in me as President by the Constitution and the laws of the United States of America, and to ensure that every American worker has access to a simple, portable, low-cost retirement-savings option, it is hereby ordered:

Section 1. Policy. Tens of millions of Americans lack access to employer-sponsored retirement plans. Workers in small businesses, part-time workers, independent contractors, and self-employed workers face unnecessary barriers to saving for retirement. My Administration intends to give these often-left-out American workers access to the same type of retirement-savings opportunities offered to every Federal worker and to establish an easy and transparent way for eligible workers to obtain up to a \$1,000 match for their savings. Hard-working Americans deserve retirement security in portable savings vehicles that offer access to low-cost investments similar to those offered to Federal workers in the Thrift Savings Plan.

It is the policy of the United States to promote high-quality, low-cost individual retirement accounts (IRAs) offered by private-sector financial institutions that meet objective standards of cost, transparency, and fiduciary responsibility.

It is further the policy of the United States to increase public awareness of the Federal Saver's Match enacted in the bipartisan SECURE 2.0 Act (Public Law 117-328, Division T) and to facilitate participation in eligible retirement-savings vehicles that provide diversified, index-based investment options.

Through a federally administered retirement-savings informational platform that highlights qualifying high-quality, low-cost, private-sector IRAs, the United States will promote retirement-savings participation, provide access to retirement-savings options similar to those enjoyed by Federal employees, and encourage workers to reap the rewards of the vibrant American private-sector along with the power of compound earnings.

Sec. 2. Establishment of TrumpIRA.gov. (a) The Secretary of the Treasury shall, by January 1, 2027, establish a website (TrumpIRA.gov) that provides individuals, with a particular focus on independent contractors, self-employed individuals, and other workers who do not have access to an employer-sponsored retirement plan, with information about high-quality, low-cost IRAs. Individuals who contribute to qualifying IRAs, and who are otherwise eligible, are entitled to a Federal Saver's Match contribution of up to \$1,000 pursuant to 26 U.S.C. 6433.

(b) TrumpIRA.gov shall list financial institutions that offer IRAs under 26 U.S.C. 408, accept the Federal Saver's Match contribution under 26 U.S.C. 6433(e)(2)(C), and meet other criteria, as directed by the Secretary of the Treasury, consistent with applicable law. In addition, TrumpIRA.gov shall explain the cost and quality criteria described in subsection (c) of this section, allow individuals to filter and select IRAs based on their cost and quality, and provide information regarding the opportunity to receive the Federal Saver's Match contribution under 26 U.S.C. 6433, consistent with applicable law.

(c) TrumpIRA.gov shall identify financial institutions that offer IRAs that:

(i) provide a menu of investment options that meet stated criteria including:

(A) investment fund products or model portfolios, including life-cycle or targeted-retirement-date options as described in 29 C.F.R. 2550.404c-5(e)(4)(i), or balanced funds as described in 29 C.F.R. 2550.404c-5(e)(4)(ii); or

(B) funds that are designed to protect principal on an ongoing basis, as described in 29 C.F.R. 2550.404c-5(e)(4)(iv);

(ii) maintain low administrative costs, with overall net-expense ratios, inclusive of operating costs, management fees, and administrative expenses, limited to .15 percent; and

(iii) do not impose minimum-contribution or balance requirements.

(d) In accordance with section 104(a) of the SECURE 2.0 Act, TrumpIRA.gov shall be designed to increase public awareness of the opportunity for eligible individuals to make contributions to retirement-savings vehicles and receive the Federal Saver's Match contribution; facilitate low-cost, safe, and informed retirement-savings decisions; and increase retirement saving.

Sec. 3. Federal Saver's Match Implementation. (a) The Secretary of the Treasury shall take all necessary steps, as appropriate and consistent with applicable law, to ensure that qualifying individuals who contribute to IRAs, including those who open IRAs listed on TrumpIRA.gov and otherwise satisfy all applicable requirements, receive the Federal Saver's Match contribution.

(b) The Secretary of the Treasury shall take all necessary steps, as appropriate and consistent with applicable law, to encourage financial institutions to accept the Federal Saver's Match contributions in accordance with rules established by the Secretary.

Sec. 4. Charitable Contributions. The Secretary of the Treasury and the Commissioner of the Internal Revenue Service shall, as appropriate and consistent with applicable law, provide guidance with respect to the tax treatment of contributions made by tax-exempt organizations to IRAs maintained by workers who are members of a charitable class entitled to receive the contribution without jeopardizing the organizations' tax-exempt status.

Sec. 5. Worker Protection. The Secretary of the Treasury and the Secretary of Labor shall issue regulations, exemptions, or guidance, as appropriate and consistent with applicable law, to ensure that IRAs maintained by financial institutions, including those listed on TrumpIRA.gov, protect workers, maintain transparency, and prevent prohibited transactions within the meaning of 26 U.S.C. 4975.

Sec. 6. Legislative Recommendations. The Secretary of the Treasury, in consultation with the Assistant to the President for Economic Policy, shall prepare legislative recommendations to codify the policy set forth in this order so that workers lacking access to employer-provided retirement plans, including workers in small businesses, part-time workers, independent contractors, and self-employed workers, have access to a retirement option with low fees, eligibility for the Federal Saver's Match or other matching contributions, diversified index-based investment options, automatic portfolio choices, and portability.

Sec. 7. Severability. If any provision of this order, or the application of any provision to any individual or circumstance, is held to be invalid, the remainder of this order and the application of its other provisions to any other individuals or circumstances shall not be affected thereby.

Sec. 8. General Provisions. (a) Nothing in this order shall be construed to impair or otherwise affect:

(i) the authority granted by law to an executive department or agency, or the head thereof; or

(ii) the functions of the Director of the Office of Management and Budget relating to budgetary, administrative, or legislative proposals.

(b) This order shall be implemented consistent with applicable law and subject to the availability of appropriations.

(c) This order is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

(d) The costs for publication of this order shall be borne by the Department of the Treasury.

DONALD J. TRUMP

THE WHITE HOUSE,

April 30, 2026.