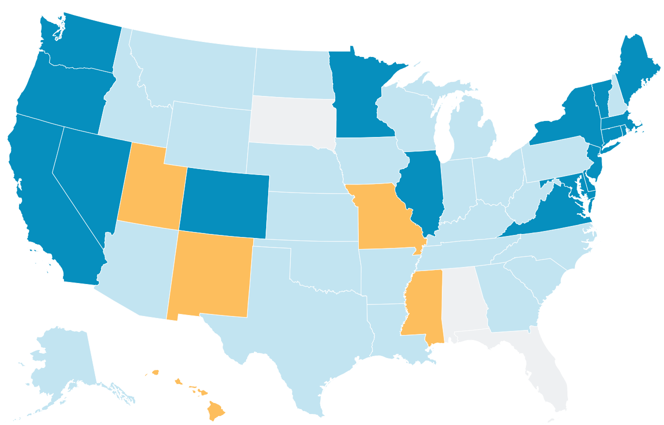
Asure | POWERED BY **Human Interest**

RETIREMENT MANDATE OVERVIEW

State Retirement Mandates Are Expanding.

Employers may need to act sooner than they think.

WHERE MANDATES APPLY TODAY AS OF MAY 2026



- **Active / Open** 15 mandates · 2 voluntary
- **Enacted / Developing** 4 launching · 2 on hold
- **Watchlist** 25 states considering
- **No current program** Or not yet active

Mandate Snapshot

State retirement mandates are no longer a distant trend—**22 state programs** are now enacted, with new deadlines, lowered thresholds, and per-employee penalties landing throughout 2026.

- **22** **Enacted state programs** for private-sector workers—and the count keeps growing.
- **15** States with **active mandatory auto-IRA programs**; 2 more run voluntary programs (MA, WA).
- **4** **Enacted, launching soon**—HI, MS, UT, and WA Saves (July 2027).
- **25** More states with **legislation under consideration** in the 2026 session.

Verified May 20, 2026 (Georgetown CRI · official program sites). Re-verify 30 days before client use—programs evolve rapidly.

THREE STEPS TO GET AHEAD OF IT

For orientation only — not legal or tax advice.

01

Know if your state applies

Rules vary by employee count, business age, and whether you already offer a qualified plan. Thresholds can be as low as one employee.

02

Understand state plan limits

Most state programs are payroll-deduction Roth IRAs—limited employer flexibility, IRA contribution limits, and no employer match.

03

Compare employer-sponsored options

An employer-sponsored 401(k) may offer higher limits, employer match, full plan-design control, and SECURE Act 2.0 startup tax credits.

TWO PATHS TO COMPLIANCE

High-level comparison.

RECOMMENDED

QUALIFIED PLAN

Employer Sponsored 401(k)

- ✓ Higher annual contribution limits
- ✓ Employer match and profit-sharing options
- ✓ Flexible plan design—match, vesting, eligibility
- ✓ Stronger recruiting and retention value
- ✓ Can satisfy many state mandate requirements
- ✓ 360° integrated with Asure Payroll

STATE PROGRAM

State IRA Program

- — Basic payroll-deduction IRA
- — Lower IRA contribution limits
- — Usually no employer match
- — Limited plan-design flexibility
- — State-administered structure
- — Not integrated with Asure Payroll

Not sure if your business is affected?

Review your state requirements and compare whether an employer-sponsored 401(k) may be a stronger fit than the state program.

Schedule a review