

118TH CONGRESS
1ST SESSION

H. R. 6757

To amend the Internal Revenue Code of 1986 to permit the rollover contributions from Roth IRAs to designated Roth accounts.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 13, 2023

Mr. LAHOOD (for himself and Ms. SÁNCHEZ) introduced the following bill;
which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to permit the rollover contributions from Roth IRAs to designated Roth accounts.

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. ROLLOVER CONTRIBUTIONS FROM ROTH IRAS**
4 **TO DESIGNATED ROTH ACCOUNTS.**

5 (a) TREATMENT AS ROLLOVER DISTRIBUTION FOR
6 PURPOSES OF ROTH IRA.—Section 408(d)(3)(A) of the
7 Internal Revenue Code of 1986 is amended by striking “;
8 or” at the end of clause (i) and inserting a comma, by
9 striking the period at the end of clause (ii) and inserting

1 “, or” and by inserting after clause (ii) the following new
2 clause:

3 “(iii) the entire amount received (in-
4 cluding money and any other property) is
5 paid in a direct trustee-to-trustee transfer
6 from a Roth IRA to a designated Roth ac-
7 count (within the meaning of section
8 402A).”.

9 (b) TREATMENT AS ROLLOVER CONTRIBUTION FOR
10 PURPOSES OF DESIGNATED ROTH ACCOUNT.—Section
11 402A(c)(3)(B) of such Code is amended by inserting “or
12 under section 408(d)(3)(A)(iii)” after “subparagraph
13 (A)”.

14 (c) COORDINATION WITH NONEXCLUSION PERIOD.—
15 Section 402A(d)(2)(B) of such Code is amended—

16 (1) by striking “earlier” in the matter pre-
17 ceding subclause (i) and inserting “earliest”,

18 (2) by striking “or” at the end of clause (i),

19 (3) by striking the period at the end of clause
20 (ii) and inserting “, or”, and

21 (4) by adding at the end the following new
22 clause:

23 “(iii) if a rollover contribution was
24 made to the designated Roth account from

1 a Roth IRA, the first taxable year in which
2 such a rollover contribution was made.”.

3 (d) EFFECTIVE DATE.—The amendments made by
4 this section shall apply to amounts paid or distributed
5 after the date of the enactment of this Act.

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