[4831-GV-p

DEPARTMENT OF THE TREASURY

Internal Revenue Service

26 CFR Part 1

[CC-00226466-26]

RIN 1545-BR91

Trump Accounts

AGENCY: Internal Revenue Service (IRS), Treasury.

ACTIONS: Notice of proposed rulemaking and withdrawal of proposed rulemaking.

SUMMARY: This document contains proposed regulations regarding general requirements for Trump accounts, the establishment of an initial Trump account (including automatic enrollment by the Secretary of the Treasury) and qualified general contributions (including qualified stock contributions), which are a special type of contribution made to Trump accounts. This document also withdraws a prior notice of proposed rulemaking (REG-117270-25) containing proposed regulations regarding the election to establish an initial Trump account and reproposes the regulations as CC-00226466-26. These proposed regulations would affect trustees of Trump accounts, account beneficiaries of Trump accounts, responsible parties of Trump accounts, and eligible donors who fund qualified general contributions.

DATES: Written or electronic comments and requests for a public hearing must be received by **[INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER]**.

ADDRESSES: Commenters are strongly encouraged to submit public comments electronically via the Federal eRulemaking Portal at *https://www.regulations.gov* (indicate IRS and CC-00226466-26) by following the online instructions for submitting comments. Requests for a public hearing must be submitted as prescribed in the

“Comments and Requests for a Public Hearing” section. Once submitted to the Federal eRulemaking Portal, comments cannot be edited or withdrawn. The Department of the Treasury (Treasury Department) and the IRS will publish for public availability any comments submitted to the IRS's public docket. Send paper submissions to: CC:PA:01:PR (CC-00226466-26), Room 5503, Internal Revenue Service, P.O. Box 7604, Ben Franklin Station, Washington, DC 20044. A plain language summary of the proposed regulations will be made available at *https://www.regulations.gov*.

FOR FURTHER INFORMATION CONTACT: Concerning the proposed regulations, Isaac Stein of the Office of Associate Chief Counsel (Employee Benefits, Exempt Organizations, and Employment Taxes) at (202) 317-6320 (not a toll-free number); concerning submissions of comments or requests for a public hearing, Publications and Regulations Section at (202) 317-6901 (not a toll-free number) or by email to *publichearings@irs.gov* (preferred).

SUPPLEMENTARY INFORMATION:

Authority

This document contains proposed amendments to the Income Tax Regulations (26 CFR part 1) that would implement section 530A of the Internal Revenue Code (the Code). These proposed regulations are issued under several express delegations of authority. Section 530A(a) authorizes the Secretary of the Treasury or the Secretary’s delegate (Secretary) to prescribe exceptions to the general rule that a Trump account shall be treated for purposes of the Code in the same manner as an individual retirement account (IRA) under section 408(a). Section 530A(b)(1)(A)(i) provides that an individual's first Trump account (initial Trump account) is to be created or organized by the Secretary. Section 530A(b)(1)(B) provides that a Trump account must be designated (in such manner as the Secretary shall prescribe) at the time of the establishment of the account as a Trump account. Section 530A(b)(2)(C)(i) authorizes the Secretary to make an election to establish an initial Trump account for an eligible individual. Section 530A(b)(2)(C)(ii) authorizes the Secretary to prescribe rules regarding the time and manner for a person other than the Secretary to make an election to establish an initial Trump account for an eligible individual. Section 530A(f)(1)(A) defines a qualified general contribution as a contribution made by the Secretary pursuant to a general funding contribution. Section 530A(f)(3)(B) provides that a 'qualified geographic area' is any geographic area in which not less than 5,000 account beneficiaries reside and which is designated by the Secretary as a qualified geographic area. Section 530A(i)(1) provides, in relevant part, that the trustee of a Trump account will make reports to the Secretary and to the beneficiary, at such time and in such manner as may be required by the Secretary, with respect to such matters as the Secretary may require. Section 408(a)(2) authorizes the Secretary to approve as a nonbank trustee for an IRA a person who demonstrates to the satisfaction of the Secretary that the manner in which such other person will administer the trust will be consistent with the requirements of section 408. Section 7805(a) authorizes the Secretary to prescribe all needful rules and regulations for the enforcement of the Code, including all rules and regulations as may be necessary by reason of any alteration of law in relation to internal revenue.

Background and Explanation of Provisions

I. *Overview*

Temporary regulations in the Rules and Regulations section of this issue of the **Federal Register** add §§ 1.530A-1T and 1.530A-7T to the Income Tax Regulations (26 CFR part 1) (temporary regulations). The temporary regulations address the establishment of an initial Trump account (including auto enrollment by the Secretary) and qualified general contributions (including qualified stock contributions), which are a special type of contribution made to Trump accounts. Except for the applicability provisions, the text of the temporary regulations also serves as the text of these proposed regulations. The preamble to the temporary regulations explains the background and amendments.

II. *Prior § 1.530A-1 NPRM*

On March 9, 2026, the Treasury Department and the IRS published a notice of proposed rulemaking (NPRM) (REG-117270-25) in the **Federal Register** (91 FR 11194) containing proposed regulations (§§ 1.530A-1 through 1.530A-6) that would provide guidance on making an election to establish a Trump account and reserve additional sections for further guidance on Trump accounts (prior § 1.530A-1 NPRM).

Under the prior § 1.530A-1 NPRM (91 FR at 11196), elections to establish an initial Trump account generally would be made by persons other than the Secretary pursuant to section 530A(b)(2)(C)(ii). Although the prior § 1.530A-1 NPRM acknowledged that section 530A(b)(2)(C)(i) authorizes the Secretary to make an election to establish an initial Trump account, those proposed regulations contemplated that the Secretary's exercise of that authority would be limited to instances in which the Secretary is deemed to have made an election when an election was submitted by a person who was not authorized to make the election (91 FR at 11197). That proposed approach reflected the need to issue the proposed regulations promptly in order to implement Trump accounts by the July 4, 2026, date on which contributions could first be made. Given the limited time available, the Treasury Department and the IRS were unable to fully resolve the legal and administrative issues associated with implementing broad automatic enrollment, including the need to prevent the unauthorized disclosure of return information.

Many commenters expressed strong support for auto enrollment of initial Trump accounts. Commenters urged the Secretary to make an election for each individual who satisfies the statutory age and social security number requirements, using information available from tax returns, Social Security Administration records, and other authorized sources. Commenters stated that requiring an affirmative election by a person other than the Secretary would reduce participation, particularly among nonfilers, families unfamiliar with tax procedures, and families with limited time or resources to complete a separate enrollment process. Commenters also stated that an eligible individual should not lose the opportunity to receive contributions or investment growth merely because no adult completed an election.

Following the publication of the prior § 1.530A-1 NPRM, and after considering the public comments supporting automatic enrollment, the Treasury Department and the IRS further considered how to address the legal and operational issues identified in that NPRM. In coordination with the Treasury Department's financial agent and other governmental agencies, the Treasury Department and the IRS have identified an administrable structure under which the Secretary can make elections for eligible individuals while preserving separate IRA ownership and protecting return information from disclosure. This change in approach therefore reflects the development of a different administrative structure, rather than a change in the Treasury Department and the IRS's interpretation of the authority conferred by section 530A(b)(2)(C)(i).

Under this structure, a separate initial Trump account is established for each eligible individual pursuant to a separate written governing instrument, and separate account-level records are maintained for each account, which are referred to as auto accounts. Contributions are received and recorded by the individual auto account, and the assets attributable to auto accounts are invested collectively through a master group trust that is intended to satisfy the applicable requirements of Rev. Rul. 81-100, as modified. Each auto account holds an undivided proportionate beneficial interest in the investments held through the master group trust that are attributable to contributions allocated to qualified classes of which the account beneficiary was a member and any $1,000 pilot program contribution made to that account, and records maintained for the Trump accounts program identify the assets attributable to each auto account. The structure thus combines separate account ownership and account-level recordkeeping with collective investment and administration.

The master group trust addresses the concerns reflected in the prior § 1.530A-1 NPRM about disclosure of return information because investments are held and administered at the master-group-trust level. Thus, the trustee of the master group trust can execute transactions for the trust without receiving or disclosing account-identifying return information for each account beneficiary in connection with each transaction. Return information used to identify eligible individuals and establish auto accounts is retained in a safeguarded environment by the Secretary and his financial agent authorized to receive that information on the Secretary's behalf.

In addition, a person seeking to claim an auto account must independently submit the information required by the Secretary, authenticate the person's identity, establish the person's legal authority to act with respect to the account and to receive the account beneficiary's return information, and execute any consent required for disclosures necessary to process the claim and transfer the account balance. This process permits an authorized person to claim and control the account without disclosing protected account information before the person's legal authority to that information has been established.

Accordingly, after considering the comments and developing this new administrable structure, the Treasury Department and the IRS are withdrawing the prior § 1.530A-1 NPRM and issuing these proposed regulations.

III. *Requests for Comments*

A. *Request for Comments Regarding Qualified ABLE Rollover Contributions from Auto Accounts*

Under section 530A(d), the general prohibition on distributions from a Trump account during the growth period does not apply to qualified ABLE rollover contributions. Section 530A(d)(4) defines a qualified ABLE rollover contribution as an amount paid during the calendar year in which the account beneficiary attains age 17 in a direct trustee-to-trustee transfer from a Trump account maintained for the account beneficiary to an ABLE account under section 529A(e)(6)[1] maintained for the same account beneficiary. The transferred amount must equal the entire balance of the Trump account.

An auto account presents administrative issues in implementing section 530A(d)(4). Before an auto account is claimed, the Secretary is the responsible party for the account. The Secretary generally will not know whether the account beneficiary is eligible to establish an ABLE account, whether an ABLE account has been established for the account beneficiary, or who has authority to act with respect to that ABLE account. In addition, because the qualified ABLE rollover contribution must be completed during the calendar year in which the account beneficiary attains age 17, the process must allow sufficient time to verify the request, coordinate with the receiving qualified ABLE program, and complete the trustee-to-trustee transfer before the end of that calendar year.

The Treasury Department and the IRS are considering a procedure under which an account beneficiary who has legal capacity or another person with appropriate authority could request a qualified ABLE rollover contribution from an auto account. One possible approach would permit the request to be made as part of the process for

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[1] Section 529A was enacted by the Stephen Beck, Jr., Achieving a Better Life Experience Act of 2014, which was enacted as part of the Tax Increase Prevention Act of 2014, Public Law 113-295 (128 Stat. 4010).

claiming the auto account (whether by the person with signature authority over the account beneficiary's existing ABLE account or some other person), with the entire balance transferred directly from the auto account to an existing ABLE account during the calendar year in which an account beneficiary attains age 17. A second approach would require the auto account first to be claimed and the assets transferred to a claimed initial Trump account or rollover Trump account, after which the responsible party for that account could direct a qualified ABLE rollover contribution. Comments are requested on which approach would best facilitate the completion of a qualified ABLE rollover contribution within the statutory period while protecting the account beneficiary and permitting efficient administration. In particular, comments are requested on whether a direct transfer from an auto account to an existing ABLE account should be incorporated into the auto-account claim process or should be made available through a separate process.

Comments also are requested on who should be permitted to request the transfer and what evidence should be required to establish that person's authority, including whether qualified ABLE programs should have an affirmative obligation to develop policies and procedures to ensure that auto account assets are identified and rolled over to qualified ABLE accounts for auto account beneficiaries before the statutory deadline for a qualified ABLE rollover contribution has lapsed.

B. *Request for Comments Regarding Qualified Geographic Areas*

Section 530A(f)(1) requires, in part, that a contribution be made to the Trump account of an account beneficiary in a qualified class of account beneficiaries specified in the general funding contribution. Section 530A(f)(3)(A)(ii) defines a qualified class as including a class of all account beneficiaries who are in their growth period when the contribution is made, and who reside in one or more States or other qualified geographic areas specified by the terms of the general funding contribution.

Section 530A(f)(3)(B) defines a qualified geographic area as any geographic area in which not less than 5,000 account beneficiaries reside and which is designated by the Secretary as a qualified geographic area.

The Treasury Department and the IRS are considering how to designate qualified geographic areas using objective standards. Under the procedure being considered, a qualified geographic area must be constructed from United States Postal Service five-digit ZIP codes. An eligible donor would propose a geographic area by providing a list of one or more five-digit ZIP codes. A proposed geographic area would be designated as a qualified geographic area if at least 5,000 account beneficiaries in their growth period reside in the area and at least one of the following two conditions is met: (1) all included ZIP codes are contiguous and do not enclose excluded ZIP codes, or (2) all included ZIP codes correspond to ZIP Code Tabulation Areas that have a median household income below the threshold income for highly compensated employees in section 414(q), as indexed for inflation in the year of the contribution, according to the U.S. Census Bureau.

Comments are requested on all aspects of this procedure, as well as alternatives with administrable, objective criteria.

C. *Request for Comments on Exceptions to the Minimum Holding Period Requirement*

The Treasury Department and the IRS request comments on whether, and under what circumstances, narrowly tailored exceptions to the minimum holding period requirement should apply when continued ownership of Qualified Stock would create a legal or ethics conflict. Comments are requested on the certification and documentation that should be required to substantiate an exception and on appropriate safeguards to prevent avoidance of the minimum holding period requirement or other abuse.

D. *Request for Comments Regarding Disclaimers of Trump Accounts*

The Treasury Department and the IRS are considering providing a procedure under which an account beneficiary or a person authorized under applicable local law to make a disclaimer on behalf of the account beneficiary may be eligible to disclaim the account beneficiary's entire interest in an auto account in the form and manner prescribed by the Secretary in applicable instructions.

A disclaimer of an auto account would be permitted only if the auto account has not been claimed, the auto account has not received a $1,000 pilot program contribution under section 6434, and the account beneficiary has attained age 18. The Secretary must receive the disclaimer no later than nine months after the date the account beneficiary attains age 21, and the disclaimer must otherwise satisfy the requirements of a qualified disclaimer under section 2518.

Upon making an auto account disclaimer, the account beneficiary would no longer have any rights with respect to the auto account. Comments are requested on the disposition of the disclaimed interest, including how to ensure that the interest passes without direction by the disclaimant to a person other than the disclaimant, as required by section 2518(b)(4).

In addition, the Treasury Department and the IRS have considered whether this proposed disclaimer rule should be broadened also to apply to all Trump accounts, instead of only to unclaimed auto accounts. Comments are requested on this issue, and on what other issues would need to be addressed in the event of such an expansion of the proposed disclaimer rule (such as, for example, what would or would not be considered to be an acceptance of the account, and whether partial disclaimers would be permitted).

Comments also are requested on the notice, if any, that should be provided to the account beneficiary before any disclaimer period expires. Comments should address the appropriate method and timing of notice, the information that may be disclosed consistently with section 6103, and whether the notice should describe potential consequences under section 2518 and means-tested benefit programs without providing individualized legal advice.

Proposed Applicability Date

Proposed §§ 1.530A-1 and 1.530A-7 would apply to taxable years beginning on or after the date the Treasury decision adopting these regulations as final regulations is published in the **Federal Register**. Taxpayers may not rely on these proposed regulations. *See* §§ 1.530A-1T and 1.530A-7T.

Special Analyses

I. *Regulatory Planning and Review*

The Regulatory Planning and Review section in the Special Analyses part of the preamble to the temporary regulations provides the relevant discussion.

II. *Paperwork Reduction Act*

The Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) generally requires that a Federal agency obtain the approval of the Office of Management and Budget (OMB) before collecting information from the public, whether such collection of information is mandatory, voluntary, or required to obtain or retain a benefit. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid control number.

The collections of information in these proposed regulations contain reporting, third-party disclosure and recordkeeping requirements that are necessary for Trump account enrollment. These collections of information generally would be used by the Secretary to automatically enroll beneficiaries into Trump accounts.

The proposed regulations mention reporting requirements for making elections for Trump accounts by a person other than the Secretary, as detailed in 26 CFR

1.530A-1(d)(1)(ii). This reporting requirement is already approved by the OMB under OMB Control Number 1545-2336 and is not being revised by this proposed regulation.

The proposed regulations mention reporting requirements for filing a general funding contribution request and entering into a Treasury acceptance agreement, as detailed in 26 CFR 1.530A-7(c)(2). This reporting requirement is already approved by the OMB under OMB Control Number 1505-0285 and is not being revised by this proposed regulation.

The proposed regulations include reporting by account beneficiaries or responsible parties and third-party disclosures and associated recordkeeping requirements from trustees to account beneficiaries or responsible parties. These collections of information are necessary to allow account beneficiaries or responsible parties to claim accounts, and to inform account beneficiaries or responsible parties of any required sales and reinvestments related to qualified stock. IRS anticipates that the likely respondents are individuals, responsible parties, businesses, and for-profit organizations (trustees).

Table 1 provides a high-level description of the collection requirements created or changed within this regulation, and the regulatory sections that detail these requirements. Table 2 provides the estimated burden placed on respondents for each collection requirement. These collection requirements were approved by the OMB under OMB Control Number 1545-2336 pursuant to the emergency procedures in 5 CFR 1320.13.

Table 1: Description of Collections

OMB Control Number	Collection Type	New or Revised Collection	Description	Regulatory Section with Additional Details

1545-2336	Third-party Disclosure and Recordkeeping	New	Claiming an auto account	26 CFR 1.530A-1(f)
1545-2336	Third-party Disclosure and Recordkeeping	New	Beneficiary disclosure when stock held in a Trump account is either de-listed from a national securities exchange or generates property that is not successor qualified stock	26 CFR 1.530A-7(d)(5), (d)(6)

Table 2: Estimated Burden

Collection	Estimated number of respondents	Estimated frequency of responses	Estimated average annual burden per response	Estimated total annual burden hours
26 CFR 1.530A-1(f)	63,360,000	1	6 minutes	6,336,000
26 CFR 1.530A-7(d)(5), (d)(6)	5	27,717	1 minute	2,310

III. *Regulatory Flexibility Act*

The Regulatory Flexibility Act (5 U.S.C. 601 *et seq.*) (RFA) imposes certain requirements with respect to Federal rules that are subject to the notice and comment requirements of section 553(b) of the Administrative Procedure Act (5 U.S.C. 551 *et seq.*) and that are likely to have a significant economic impact on a substantial number of small entities. Unless an agency determines that a proposal is not likely to have a significant economic impact on a substantial number of small entities, section 603 of the RFA requires the agency to present an initial regulatory flexibility analysis (IRFA) of the proposed rule. The Treasury Department and the IRS have not determined whether the proposed rule, when finalized, will likely have a significant economic impact on a substantial number of small entities. This determination requires further study. However, because there is a possibility of significant economic impact on a substantial number of small entities, an IRFA is provided in these proposed regulations. The Treasury Department and the IRS invite comments on both the number of entities affected and the economic impact on small entities.

Pursuant to section 7805(f), this notice of proposed rulemaking has been submitted to the Chief Counsel for Advocacy of the Small Business Administration for comment on its impact on small business.

1. *Need for and objectives of the rule*

The proposed regulations would provide greater access to Trump accounts under section 530A for children who are beneficiaries of Trump accounts; clarity to taxpayers that intend to take advantage of Trump accounts; and clarity to Trump account trustees regarding contributions to these accounts, including qualified general contributions and qualified stock contributions. The proposed regulations are necessary to implement both automatic enrollment of children into Trump accounts and a framework for private donors to make contributions to Trump accounts for a qualified class.

In particular, section 530A provides that a Trump account may be created or organized by the Secretary, and the proposed regulations implement the automatic enrollment of children into Trump accounts, which has been requested by both the Administration and outside stakeholders. These groups have also requested clarity on rules relating to qualified general contributions, so that eligible donors may fund these contributions for Trump accounts. Section 530A provides that qualified general contributions are contributions made by the Secretary pursuant to a general funding contribution, and the proposed regulations would provide rules on how qualified general contributions, including qualified stock contributions, may be made. The proposed regulations would also provide certainty regarding required trustee action, including disclosures to beneficiaries, when Trump accounts contain assets that are not eligible investments.

2. *Affected small entities*

The RFA directs agencies to provide a description of, and where feasible, an estimate of, the number of small entities that may be affected by the proposed rules, if adopted. The Small Business Administration's Office of Advocacy estimates in its 2023 Frequently Asked Questions that 99.9 percent of American businesses meet its definition of a small business. The applicability of these proposed regulations does not depend on the size of the business, as defined by the Small Business Administration. These proposed regulations would affect small businesses that are trustees of Trump accounts. The Treasury Department and the IRS estimate that the total anticipated future number of Trump account trustees will be 4,600. Although there is uncertainty as to the exact number of small businesses within this group, the number is estimated to be 2,740.

The Treasury Department and the IRS expect to receive more information on the impact on small businesses through comments on this proposed rule and when taxpayers start to claim and administer Trump accounts using the guidance and procedures provided in these proposed regulations.

3. *Impact of the rules*

The proposed regulations would provide definitions and rules regarding the election to open Trump accounts (including claiming auto accounts) and contributions to Trump accounts. Taxpayers that are trustees of Trump accounts will have administrative costs related to reading and understanding the rules as well as recordkeeping and reporting requirements. First, responsible parties claiming auto accounts will result in more Trump accounts managed by trustees, leading to higher administrative costs for the trustees. In addition, Trump account trustees must provide a disclosure to a beneficiary regarding the investment of assets when stock held in a Trump account is either de-listed from a national securities exchange or when a Trump account receives cash or other property that is not successor qualified stock. The costs associated with these notifications will vary across different-sized entities.

Although the Treasury Department and the IRS do not have sufficient data to determine precisely the likely extent of the increased costs of compliance, the estimated burden of complying with the recordkeeping and reporting requirements is described in the Paperwork Reduction Act section of the preamble.

4. *Alternatives considered*

The Treasury Department and the IRS considered alternatives to the proposed regulations. For example, the Treasury Department and the IRS considered not enabling the automatic enrollment of children into Trump accounts and requiring that all elections to open Trump accounts be made by an election on Form 4547. However, the Treasury Department and the IRS decided that automatic enrollment of children into Trump accounts would result in a significant public benefit (that millions of children will have Trump accounts to receive contributions, including qualified general contributions), and is both administratively feasible and necessary to respond to demand for automatic enrollment from the public.

Comments are requested on the requirements in the proposed regulations, including qualified ABLE rollover contributions from auto accounts, qualified geographic areas (which are relevant to the requirements for qualified general contributions), and whether an account beneficiary should be allowed to disclaim an auto account.

5. *Duplicative, overlapping, or conflicting Federal rules*

The proposed regulations would not duplicate, overlap, or conflict with any relevant Federal rules. The proposed regulations would merely provide procedures, definitions, and requirements to allow eligible Trump account beneficiaries to be enrolled automatically in Trump accounts, and for taxpayers to make contributions to these accounts.

IV. *Unfunded Mandates Reform Act*

Section 202 of the Unfunded Mandates Reform Act of 1995 (UMRA) requires that agencies assess anticipated costs and benefits and take certain other actions before issuing a final rule that includes any Federal mandate that may result in expenditures in any one year by a State, local, or Tribal government, in the aggregate, or by the private sector, of $100 million in 1995 dollars, updated annually for inflation. These proposed regulations do not include any Federal mandate that may result in expenditures by State, local, or Tribal governments, or by the private sector in excess of that threshold.

V. *Executive Order 13132: Federalism*

Executive Order 13132 (Federalism) prohibits an agency from publishing any rule that has federalism implications if the rule either imposes substantial, direct compliance costs on State and local governments, and is not required by statute, or preempts State law, unless the agency meets the consultation and funding requirements of section 6 of the Executive order. These proposed regulations do not have federalism implications and do not impose substantial direct compliance costs on State and local governments or preempt State law within the meaning of the Executive order.

VI. *Small Business Administration*

Pursuant to section 7805(f) of the Code, these proposed regulations have been submitted to the Chief Counsel for Advocacy of the Small Business Administration for comment on their impact on small business.

Comments and Requests for a Public Hearing

Before these proposed regulations are adopted as final regulations, consideration will be given to comments that are submitted timely to the IRS as prescribed in the preamble under the **ADDRESSES** heading. The Treasury Department and the IRS request comments on all aspects of the proposed regulations. Any comments will be made available at *https://www.regulations.gov* or upon request.

A public hearing will be scheduled if requested in writing by any person that timely submits electronic or written comments. Requests for a public hearing are encouraged to be made electronically. If a public hearing is scheduled, a notice of the date, time, and place for the public hearing will be published in the **Federal Register**.

Statement of Availability of IRS Documents

Revenue Rulings, Revenue Procedures, Notices, and other guidance cited in this document are published in the Internal Revenue Bulletin (or Cumulative Bulletin) and are available from the Superintendent of Documents, U.S. Government Publishing Office, Washington, DC 20402, or by visiting the IRS website at *https://www.irs.gov*.

Drafting Information

The principal author of these proposed regulations is Isaac Stein of the Office of Associate Chief Counsel (Employee Benefits, Exempt Organizations, and Employment Taxes). Other personnel from the Treasury Department and the IRS participated in their development.

List of Subjects in 26 CFR Part 1

Income taxes and reporting and recordkeeping requirements.

Withdrawal of Proposed Amendments to the Regulations

Under the authority of 26 U.S.C. 7805, the notice of proposed rulemaking (REG-117270-25) that was published in the **Federal Register** on March 9, 2026 (91 FR 11194), is withdrawn.

Proposed Amendments to the Regulations

Accordingly, the Treasury Department and the IRS propose to amend 26 CFR part 1 as follows:

PART 1 – INCOME TAXES

Paragraph 1. The authority citation for part 1 is amended by adding entries for §§ 1.530A-1 and 1.530A-7 in numerical order to read, in part, as follows:

Authority: 26 U.S.C. 7805 * * *

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Section 1.530A-1 is also issued under 26 U.S.C. 408(a)(2), 530A(a), (b)(1)(A)(i), (b)(1)(B), (b)(2)(C)(i), and (b)(2)(C)(ii).

Section 1.530A-7 is also issued under 26 U.S.C. 530A(a), (f)(1)(A), and (f)(3)(B).

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Par. 2. Section 1.530A-1 is added to read as follows:

§ 1.530A-1 Trump accounts; general requirements; establishment of an initial Trump account; auto enrollment and auto accounts.

(a) – (f) [The text of proposed § 1.530A-1(a) through (f) is the same as the text of § 1.530A-1T(a) through (f) in the temporary rule published elsewhere in this issue of the **Federal Register**.]

(g) *Applicability date*. This section applies to taxable years beginning on or after the date the Treasury decision adopting this section as a final regulation is published in the **Federal Register**.

§ 1.530A-2 [Added and Reserved]

Par. 3. Section 1.530A-2 is added and reserved.

§§ 1.530A-4 through 1.530A-6 [Added and Reserved]

Par. 4. Sections 1.530A-4 through 1.530A-6 are added and reserved.

Par. 5. Section 1.530A-7 is added to read as follows:

§ 1.530A-7 Qualified general contributions and qualified stock contributions.

(a) – (e) [The text of proposed § 1.530A-7(a) through (e) is the same as the text of § 1.530A-7T(a) through (e) in the temporary rule published elsewhere in this issue of the **Federal Register**.]

(f) *Applicability date*. This section applies to taxable years beginning on or after the date the Treasury decision adopting this section as a final regulation is published in the Federal Register.

Frank J. Bisignano,

Chief Executive Officer.

[FR Doc. 2026-20027 Filed: 9/29/2026 8:45 am; Publication Date: 9/30/2026]