

IRS Issues Proposed Regulations on Employer Contributions to Trump Accounts

Cross References

- IR-2026-90, August 11, 2026
- REG-101355-26
- Form 4547, *Trump Account Election(s)*

The IRS has issued proposed regulations providing guidance to employers that choose to make contributions to Trump Accounts for employees or their dependents. The proposed regulations also clarify nondiscrimination requirements for employers offering Trump Account contribution programs and dependent care assistance programs.

“Today’s guidance will help employers that want to make a tax-free contribution of up to \$2,500 per year to the Trump Account of an employee or their dependents,” said IRS Chief Executive Officer Frank J. Bisignano. “The proposed regulations will provide a framework for businesses establishing a Trump Account contribution program, a new benefit for American working families.”

The proposed regulations outline requirements for employers that wish to maintain a Trump Account contribution program. A Trump Account contribution program generally must:

- Be a separate written plan of an employer for the exclusive benefit of employees.
- Provide for contributions to the Trump Accounts of employees or their dependents.
- Satisfy various requirements, including nondiscrimination requirements.

The proposed regulations also clarify how the nondiscrimination requirements apply to Trump Account contribution programs and dependent care assistance programs. In general, eligibility to participate in these programs and contributions and benefits under these programs must not discriminate in favor of highly compensated employees or their dependents.

A public hearing on the proposed regulations has been scheduled for October 15, 2026. Requests to speak and outlines of topics to be discussed at the hearing must be received by October 13, 2026. Treasury and the IRS also request comments on all aspects of the proposed regulations by September 25, 2026. Complete instructions on submitting comments and hearing requests are included in the proposed regulations.

Sign up for a Trump Account and the pilot program. Parents, guardians, and other authorized individuals can use IRS Individual Online Account at <https://www.irs.gov/payments/online-account-for-individuals> to complete Form 4547, *Trump Account Election(s)*, to open a Trump Account for a child with a Social Security Number if the election is made before the calendar year in which the child turns age 18.

If that child is a U.S. citizen born in 2025 through 2028, the parent or other individual who qualifies to make the election can check a box on Form 4547 to elect a \$1,000 pilot program contribution for the child's Trump Account.