

## 2026 Regular Session

## HOUSE BILL NO. 25

BY REPRESENTATIVE SPELL

**RETIREMENT/TEACHERS:** Provides relative to the payment of benefits for the Teachers' Retirement System of Louisiana

1 AN ACT

2 To amend and reenact R.S. 11:784(A) and (C)(2), relative to the Teachers' Retirement  
3 System of Louisiana; to provide relative to compliance with amendments to the  
4 Internal Revenue Code; to provide relative to the commencement of benefit  
5 payments; to provide relative to certain elections by a surviving spouse; to provide  
6 for effectiveness; and to provide for related matters.

10 Be it enacted by the Legislature of Louisiana:

11                   Section 1. R.S. 11:784(A) and (C)(2) are hereby amended and reenacted to read as  
12                   follows:

## 13 §784. Payment of benefits

14                   A. The retirement system shall pay all benefits in accordance with a good  
15                   faith interpretation of the requirements of Section 401(a)(9) of the Internal Revenue  
16                   Code and related federal regulations, as applicable to a governmental plan within the  
17                   meaning of Section 414(d) of the Internal Revenue Code. The payment of benefits  
18                   to or on behalf of a member shall commence not later than April first following the  
19                   calendar year in which the member retires, or attains age seventy and one-half years  
20                   the member's required beginning date, whichever is later. For the purposes of this

1       Section, "required beginning date" shall have the meaning set forth in Section  
2       401(a)(9) of the Internal Revenue Code.

\* \* \*

4 C.

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(2) Paragraph (1) of this Subsection shall not apply to any portion of a member's benefit which is payable to or for the benefit of a designated beneficiary or beneficiaries, over the life of or over the life expectancy of such beneficiary, so long as such distributions begin not later than December thirty-first of the calendar year immediately following the calendar year of the member's death, or, in the case of the member's surviving spouse, December thirty-first of the calendar year in which the member would have ~~attained the age of seventy and one-half years~~ reached his required beginning date, or April first following the calendar year in which the surviving spouse reaches the spouse's required beginning date if the surviving spouse submits to the retirement system at least thirty days prior to any required distributions, or the deadline provided by federal law or regulation, an acceptable election, as provided by the system, to be treated as a member for this purpose. If the designated beneficiary is the member's surviving spouse and if the surviving spouse dies before the distribution of benefits commences, then Paragraph (1) of this Subsection shall be applied as if the surviving spouse were the member. If the designated beneficiary is a child of the member, for purposes of satisfying the requirement of Paragraph (1) of this Subsection, any amount paid to such child shall be treated as if paid to the member's surviving spouse if such amount would become payable to such surviving spouse, if alive, upon the child's reaching age eighteen or, if later, upon the child's completing a designated event. For purposes of the preceding sentence, a designated event shall be the later of the date the child no longer has a disability or the date the child ceases to be a full-time student, or attains age twenty-three, if earlier.

\* \* \*

1       Section 2. The cost of this Act, if any, shall be funded with additional employer  
2 contributions in compliance with Article X, Section 29(F) of the Constitution of Louisiana.  
3       Section 3. This Act shall become effective on July 1, 2027.

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**DIGEST**

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 25 Original

2026 Regular Session

Spell

**Abstract:** Provides relative to tax qualification for the Teachers' Retirement System of Louisiana.

Present law requires the system to pay all benefits in accordance with a good faith interpretation of present federal law.

Proposed law retains present law and adds related federal regulations.

Present law requires the payment of benefits to commence not later than April first following the calendar year in which the member retired or the member attains age 70½ years, whichever is later.

Proposed law requires payment of benefits to commence not later than the member's required beginning date, based on present federal law, or April first following the year in which the member retires, whichever is later.

Present law provides that if a member dies before he has received his benefit, the interest is distributed over five years after the member's death to the member's beneficiary. Provides that present law does not apply to any portion of the member's benefit or the benefit of a designated beneficiary so long as distributions begin not later than Dec. 31st of the calendar year immediately following the calendar year of the member's death or in the case of the member's spouse, Dec. 31st of the calendar year in which the member would have attained age 72½.

Proposed law provides that in the case of a surviving spouse, distributions must begin not later than Dec. 31st of the calendar year in which the member would have reached his required beginning date, or the April first following the calendar year in which the surviving spouse reaches the spouse's required beginning date if the surviving spouse submits an election to the system at least 30 days prior to any distributions or the deadline provided by federal law.

Proposed law requires that any cost of proposed law be funded with additional employer contributions in compliance with present constitution (Art. X, Sec. 29(F)).

Effective July 1, 2027.

(Amends R.S. 11:784(A) and (C)(2))