

119TH CONGRESS
1ST SESSION

H. R. 6417

To modify the eligibility requirements and account contribution maximum for pension-linked emergency savings accounts, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 3, 2025

Mr. VINDMAN (for himself and Mr. THOMPSON of Pennsylvania) introduced the following bill; which was referred to the Committee on Education and Workforce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To modify the eligibility requirements and account contribution maximum for pension-linked emergency savings accounts, and for other purposes.

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. SHORT TITLE.**

4 This Act may be cited as the “Emergency Savings
5 Enhancement Act of 2025”.

1 **SEC. 2. AMENDMENTS TO THE EMPLOYEE RETIREMENT IN-**
 2 **COME SECURITY ACT OF 1974.**

3 Section 801 of the Employee Retirement Income Se-
 4 curity Act of 1974 (29 U.S.C. 1193) is amended—

5 (1) by striking subsection (b) and inserting the
 6 following:

7 “(b) **ELIGIBLE PARTICIPANT.**—For purposes of this
 8 part, the term ‘eligible participant’, with regard to an indi-
 9 vidual account plan, means an individual who meets any
 10 age, service, and other eligibility requirements of the
 11 plan.”; and

12 (2) in subsection (d)—

13 (A) in paragraph (1)(A)(i), by striking
 14 “\$2,500” and inserting “\$5,000”; and

15 (B) in paragraph (3)(A)—

16 (i) in clause (vii), by adding “and” at
 17 the end;

18 (ii) in clause (viii), by striking “; and”
 19 and inserting a period; and

20 (iii) by striking clause (ix).

21 **SEC. 3. AMENDMENTS TO THE INTERNAL REVENUE CODE**
 22 **OF 1986.**

23 (a) **ELIGIBLE PARTICIPANT.**—Paragraph (2) of sec-
 24 tion 402A(e) of the Internal Revenue Code of 1986 is
 25 amended to read as follows:

1 “(2) ELIGIBLE PARTICIPANT.—For purposes of
2 this subsection, the term ‘eligible participant’, with
3 regard to a defined contribution plan, means an in-
4 dividual, without regard to whether the individual is
5 otherwise a participant in such plan, who meets any
6 age, service, and other eligibility requirements of the
7 plan.”.

8 (b) CONTRIBUTION LIMITATION.—Clause (i) of sec-
9 tion 402A(e)(3)(A) of the Internal Revenue Code of 1986
10 is amended by striking “\$2,500” and inserting “\$5,000”.

11 (c) CONFORMING AMENDMENT.—Subparagraph (A)
12 of section 402A(e)(5) of the Internal Revenue Code of
13 1986 is amended by adding “and” at the end of clause
14 (vii), by striking “; and” at the end of clause (viii) and
15 inserting a period, and by striking clause (ix).

16 **SEC. 4. EFFECTIVE DATE.**

17 The amendments made by sections 2 and 3 shall
18 apply to taxable years beginning after December 31, 2026.

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