



Executive Order Aims to Promote Retirement Savings Access by Establishing TrumpIRA.Gov

On April 30, 2026, President Donald Trump signed an executive order (EO) titled [Promoting Retirement-Savings Access for American Workers by Establishing TrumpIRA.Gov](#). The Trump EO aims to increase access to individual retirement accounts (IRAs) and the Federal Saver's Match for workers who do not have access to employer-sponsored retirement savings plans, including part-time workers, small business employees, independent contractors and self-employed individuals.

Key Highlights

The EO directs the Secretary of the Treasury to:

- **Establish TrumpIRA.gov by Jan. 1, 2027**, a federal platform designed to connect workers without access to employer-sponsored retirement plans with IRAs offered by private-sector financial institutions.
 - › According to the EO, the platform will allow workers to filter and compare IRAs based on cost, quality and investment options.
- Ensure that workers who contribute to qualifying IRAs and meet the requisite requirements receive the **Federal Saver's Match contribution**.
 - › Under the Federal Saver's Match program, the federal government will contribute up to \$1,000 per year to eligible lower- and middle-income workers who contribute to qualifying retirement accounts.
- Issue guidance, in conjunction with the IRS, clarifying **the tax treatment of contributions made by philanthropic and charitable tax-exempt organizations to IRAs** on behalf of eligible workers.
- Prepare legislative recommendations to **codify and build upon the TrumpIRA.gov framework**, establishing a permanent path for workers to access IRAs and a federal matching program.

Employer Takeaway

While the EO is primarily directed at workers without access to employer-sponsored retirement savings plans, employers should monitor for follow-up guidance or legislation so that they are prepared to answer any employee questions about the platform. Employers with charitable programs, or those in industries with large part-time or contractor workforces, should pay particular attention to any upcoming guidance or legislation that could affect their retirement plan obligations.

A [fact sheet](#) on the EO is available for additional details.

HIGHLIGHTS

- On April 30, 2026, President Trump signed an EO aimed at expanding access to IRAs for workers who lack employer-sponsored retirement savings plans.
- The EO focuses on providing more avenues to retirement investing for independent contractors, part-time workers, small business employees and self-employed individuals.
- Employers should monitor for future guidance or legislation that could affect retirement plan obligations or require employee communication.