



# Top Regulatory Concerns for Businesses in 2025

Did you know that retirement will be a top issue for clients in the new year? That’s the consensus among a team of in-house compliance and government relations experts at Paychex. While monitoring changes at the local, state, and federal levels, the team identified the following regulatory areas that could impact businesses in 2025:

- Taxes and tax credits
- Retirement
- Paid leave
- Artificial intelligence
- Wage and hour
- Privacy

On the retirement horizon, new SECURE Act provisions will go into effect that require employers to auto-enroll employees in a retirement plan (though employees can opt out). Your clients will need to prepare their plans, send notices to employees, and be up to speed on compliance requirements. State retirement mandates will also be an issue, with three new states activating programs (Minnesota, Missouri, and Nevada).

Also, with a new administration coming in, there may be changes to government policies that will have a major effect on businesses. While no one knows yet exactly what those might be, Paychex experts are confident of what to expect on the regulatory front. For details, read our article, **Top Regulatory Issues of 2025: What Businesses Should Know and Prepare For**, and see our [Paychex press release](#).



## Looking to expand your business in 2025?

Retirement is a rapidly growing area, especially in the small to medium-sized business sector. To review opportunities within your current client base, [contact your Paychex regional wholesaler](#).

## Resource Corner

### Compliance Calendar:

- **January 31:** Deadline for sending form 1099-R for participants who received distributions during 2023
- **February 28:** Deadline for filing for 1099-R with IRS to report distributions made in previous year
- **For more details**, download the [2025 Retirement Compliance calendar](#).



### New 2025 COLA IRS Limits

- Review the changes [here](#),

### Knowledge Center:

- **Register now:** [A New Service Model: Retirement and Wealth Management](#)
- **Watch now:** [Retirement 2025: Trends for Advisors](#)
- **State Mandated Retirement Programs:** [What’s happening in your state?](#)