IceMiller

Lindsay Knowles

Of Counsel

lindsay.knowles@icemiller.com
317 236 2350

Lindsay Knowles is Of Counsel in Ice Miller's Workplace Solutions Employee Benefits Group, where she counsels governmental employers—including state governments, municipalities, and other public entities—on a wide range of employee benefits matters. Her practice focuses on the design, administration, and compliance of qualified governmental retirement plans, including defined benefit and defined contribution plans such as 401(a), 403(b), and 457(b) plans. Lindsay regularly assists clients with complex federal tax and compliance issues under the Internal Revenue Code, including plan qualification, correction procedures, and benefit taxation. Her work includes obtaining IRS determination letters, private letter rulings, closing agreements, and preparing filings under the IRS correction programs (EPCRS). She also provides guidance on plan governance, fiduciary responsibilities, and operational best practices. Lindsay's clients range from small municipalities to large statewide systems, and she is known for her practical, solutions-oriented approach to navigating regulatory challenges. She is an active member of the National Association of Public Pension Attorneys (NAPPA) and frequently collaborates with peers across the country on emerging legal and policy issues affecting public retirement systems.

A native of Indianapolis, Lindsay earned her B.A. in Sociology and Political Science from Indiana University and her J.D., *cum laude*, from the University of Georgia School of Law. She is admitted to practice in Indiana and counsels governmental clients nationwide.

Education

- Indiana University (2001)
  - Sociology and Political Science
- University of Georgia (J.D., *cum laude*, 2006)

Admissions

- Indiana

Professional Affiliations

- National Association of Public Pension Attorneys
- Indiana Bar Association, Pension and Benefit Law Committee

Services & Industries

- 457 Plans
- Benefit Compliance & Correction Programs
- Benefit Disputes & Litigation
- Benefits Communications
- Employee Benefits
- Government
- Multi-Employer Plan Issues
- Retirement Plans

Published In

- "Are Plan Forfeitures Being Properly Used in Qualified Retirement Plans? The Internal Revenue Service May Have a Different Opinion," *Benefits Law Journal,* Winter 2024

Thought Leadership

April 8, 2026
USPS Postmark Rule Change Creates New Compliance Risks for Employee Benefit Plans

March 24, 2026
Retirement of IRS FIRE System and Mandatory Transition to IRIS

February 2, 2026
IRS Modifies Language in the Safe Harbor Special Tax Notice

January 6, 2026
2026 Is Here—Is Your Plan Ready? Required Amendments, Tax Tables, and TEFRA Reminders

December 4, 2025
New Maximum Dollar Limits for Tax Year 2026: How the Contribution Limits Interact When an Employer Sponsors Multiple Retirement Plans

November 13, 2025
IRS Releases Updated Cost of Living Adjustments and Maximum Dollar Limits for Tax Year 2026

November 6, 2025
***Kiplinger's Adviser Intel* | Catch-Up Contributions for Higher Earners in 457(b) Plans: What You Need to Know**
Kiplinger's Adviser Intel

September 23, 2025
IRS Issues Final Regulations on Roth Catch-Up Mandate for Higher Earners Ahead of Implementation Deadline

September 15, 2025
Withholding and Reporting Obligations for Re-Issued Distribution Checks

July 24, 2025
Roth Catch-Up Requirements for Special Catch-Up Contributions in 457(b) Plans

July 10, 2025
Avoiding Impermissible CODAs in Governmental Pension Plan Reform and Enhancement

June 18, 2025
Uncertainty at the IRS: Why Qualified Pension Plans Should Self-Audit

February 25, 2025
Quade | New 401(k) Plan Requirements End Pre-Tax Catch-Up Contributions for High Earners
Quade Blog

January 17, 2025
IRS Issues Proposed Regulations on SECURE 2.0 Catch-up Provisions

January 2025
Employee Benefit Plan Review | SECURE Developments: The Final and New Proposed RMD Regulations
Employee Benefit Plan Review

December 26, 2024
Congress Repeals Social Security Benefit Reductions for Public Employees

November 15, 2024
To Be (Retired) or Not to Be (Retired)? – That Is the Question

November 7, 2024
2025 Cost of Living Adjustments for Your Retirement Plan Administration

November 1, 2024
Are Plan Forfeitures Being Properly Utilized in Qualified Retirement Plans? The IRS May Have a Different Opinion

August 23, 2024
SECURE Developments – Final and New Proposed RMD Regulations Issued

January 8, 2024
Just in Time for the New Year, IRS Issues Miscellaneous Implementation Guidance for SECURE 2.0 Changes

December 20, 2023
In the Nick of Time Before Effective Date: IRS Issues Proposed Regulations for the Long-Term, Part-Time Employee Rules

November 9, 2023
2024 Cost of Living Adjustments for Your Retirement Plan Administration

August 29, 2023
Welcome Delay of SECURE 2.0 Roth Catch-Up Contribution Requirement

August 29, 2023
Social Security Replacement Plan Participants May Be Exempt from SECURE 2.0 Roth Catch-Up Contributions

January 17, 2023
Secure 2.0 Highlights for Retirement Plan Sponsors

June 16, 2022
New Federal Tax Withholding Forms W-4P and W-4R: Is Your Retirement System Ready?

June 13, 2022
IRS Announces New "Pre-Audit" Pilot Program for Retirement Plans

January 27, 2022
Expect the Breach of Fiduciary Duty Cases to Keep on Coming

January 21, 2022
IRS Finalizes 2022 Federal Tax Withholding Guidance and Forms

November 1, 2021
Update: The New IRS Draft Forms for Tax Withholding from Benefit Payments: What You Need to Know

October 25, 2021

New Emphasis in ESG and Proxy Voting Rules Under Proposed Department of Labor Regulations

July 19, 2021
IRS Updates the EPCRS Correction Program (Rev. Proc. 2021-30)

March 12, 2021
Reminder: Annual Tax Withholding Notice and New IRS Draft Withholding Form W-4R

December 29, 2020
Consolidated Appropriations Act of 2021

December 8, 2020
IRS Issues 2020 Required Amendments List

November 12, 2020
IRS Issues Final Regulations Updating Required Minimum Distribution Life Expectancy Tables
National Association of State Retirement Administrators (NASRA) News Clips

October 5, 2020
IRS Issues Final Regulations on Income Tax Withholding on Certain Periodic Retirement and Annuity Payments made After December 31, 2020

August 25, 2020
IRS Modifies Language in the Safe Harbor Special Tax Notice

June 29, 2020
IRS Releases Important Guidance Regarding Coronavirus-Related Distributions, Loans and RMD Waivers under the CARES Act

May 21, 2020
COVID-19 Extensions Are Not Mandatory for Governmental Plans

March 26, 2020
IRS Issues 2020 Form W-4P

March 24, 2020
FAQs Regarding COVID-19 and Governmental Retirement Plans

January 10, 2020
DEVELOPMENT: Reduced Age for In-Service Distributions

December 27, 2019
SECURE Act Becomes Law

Speaking Engagements

- "Automatic Contribution Arrangements," National Association of Public Pension Attorneys Summer Meeting, June 26, 2019
- "ERISA and Non-ERISA Pension Legislative Updates," Indiana Benefits Conference, September 11, 2018