Email Template – Roth Catch-Up Provision for High Earners

2 Versions: for plan sponsors

1. For Plan Sponsors
2. For Participants/Employees

FOR PLAN SPONSORS

Audience: TPA Plan Sponsor Clients and Prospects

Subject Line: Is Your 401(k) Roth-Ready for 2026?

Preview Text: SECURE 2.0 provision will impact how HCEs make catch-up contributions

Body:

Hi (First Name),

A key change from SECURE 2.0 goes into effect in 2026 and it may impact how your 401(k) plan operates.

Employees age 50+ earning more than $145,000 in 2025 will be *required* to make catch-up contributions as Roth (after-tax), not pre-tax. This change means:

- Your plan must offer a Roth option for eligible participants to stay compliant
- Your payroll systems need to be updated to track FICA wages and direct Roth catch-up dollars accordingly
- Your employees must be informed about the shift and how it impacts them

Is your plan document aligned? Are your providers ready to support this change? Do employees understand what's coming?

Let's talk through your compliance strategy.

Download and share the Employee Guide

FOR PARTICIPANTS AND EMPLOYEES

Audience: Participants & Employees

Subject Line: 401(k) Catch-Up Rule Is Changing Soon

Preview Text: If you're 50 or older **and** earn more than $145,000, this applies to you

Body:

Hi (First Name),

Starting in 2026, a new rule will change how some people make 401(k) catch-up contributions.

If you're 50 or older and earn more than $145,000 in 2025, your catch-up dollars will go into a Roth (after-tax) account instead of pre-tax. This means:

- Your take-home pay might change a little
- You'll pay taxes now instead of later
- Regular 401(k) contributions stay the same

Here's what you can do now:

- Check if your plan offers a Roth option
- Talk with your HR or benefits team
- Ask how this may fit into your savings goals

This rule comes from the SECURE 2.0 Act and is meant to help with retirement planning.

Have questions? We're here to help.

Download the Guide