# ROTH CATCH-UP REPORTING CHECKLIST FOR EMPLOYERS

## Communicate with Employees

- ☐ Notify affected employees of Roth catch-up requirement.
- ☐ Provide clear instructions for opting out or adjusting deferrals.
- ☐ Include Roth catch-up details in annual enrollment materials.

## Coordinate with Plan Providers

- ☐ Share Roth catch-up eligibility data with recordkeepers (investment company) or TPAs.
- ☐ Confirm systems are ready to accept Roth catch-up contributions.
- ☐ Verify that plan documents support Roth catch-up provisions.

## Reporting and Documentation

- ☐ Maintain documentation of eligibility determinations.
- ☐ Retain employee opt-out elections for audit purposes.
- ☐ Prepare for annual reporting as required (pending final guidance).

## Plan Amendments

- ☐ Amend plan documents to reflect Roth catch-up rules by December 31, 2026.

Please reach out directly to your Third Party Administrator if you have any questions at **(320) 214-2909** about Roth Catch-up Contribution Requirements for High Earners starting January 1, 2026.

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