

Roth READY

Plan sponsor monthly brief

Helping plan sponsors stay Roth Ready—through focused updates, actionable steps, and trusted guidance.

Featured spotlight



[Roth MPM guide](#)



[Final regulation video](#)

DECEMBER 2025

Updates

IRS published 2026 annual retirement plan limits, increasing the FICA wage limit for the Roth catch-up provision

Stay on top of the new regulatory limits for 2026, including the FICA wage limit increase from \$145,000 to \$150,000 for the required Roth catch-up provision. This new limit is effective starting January 1, 2026.

[Read our article](#)

Plan sponsor Roth catch-up required participant tracking template and resources now available

Watch our [Roth catch-up contribution My Plan Manager™ video demo](#) after you download the required My Plan Manager [template](#) and [user submission guide](#). Plan sponsors must submit their Roth catch-up required participant tracking template to Vanguard after completing the last payroll of 2025. Plans that do not offer Roth will still need to upload the template to ensure that Roth catch-up required participants do not make any catch-up contributions.



Dates¹ and reminders

Early December: Vanguard provided plan sponsors with the new Roth catch-up required participant tracking My Plan Manager template and upload instructions.

After your last payroll of 2025: Upload your Roth catch-up required participant tracking template to My Plan Manager as soon as administratively feasible. Vanguard will send reminder emails to plan sponsors in mid-December and early January to ensure that we have your required template in My Plan Manager.

January 1, 2026: Roth catch-up provision takes effect.

Early 2026: Vanguard will send additional targeted catch-up participant communications.

December 31, 2026: Amendment deadline for plans that added Roth contributions effective January 1, 2026.²

¹ Dates subject to change.

² Excludes governmental 457(b) plans whose amendment deadline is December 31, 2029.

Actions

Confirm your payroll's ability to identify, track, and report Roth catch-up required participants at the new FICA wage threshold of \$150,000.

Download the mandatory Roth catch-up required participant tracking template to ensure compliance with Roth catch-up requirements effective January 1, 2026. Contact your Vanguard team with any questions.

Submit your Roth catch-up required participant tracking template to Vanguard after the final payroll of 2025.

Additional Roth catch-up resources

- [Roth catch-up plan sponsor playbook](#)
- [Final catch-up regulation resources](#)
- [SECURE 2.0 Resource Center](#)
- [2026 annual contribution limits resources](#)



Reach out to your Vanguard client team with questions. We are here to help.

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