

**Vanguard**<sup>®</sup>

# **Roth catch-up My Plan Manager<sup>™</sup>**

## **Submission Guide**



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Once you have identified your Roth catch-up required population for the last payroll of 2025, you'll need to add your participant information into Vanguard's Roth Catch-up Required Population (RCRP) template for each one of your plans.

**Important:** You must submit a separate template for each individual plan. Do not combine data from multiple plans into a single spreadsheet.

The RCRP template contains fields marked as either "required" or "optional." Vanguard cannot process your data unless all required fields are completed. Optional fields may be left blank and will still be accepted.

1. **Optional:** Your Vanguard Plan name
2. **Required:** Your Vanguard Plan # (Six-digit plan number | Ex: 055001)
3. **Required:** FICA compensation year (Four-digit year | Ex: 2025)

**Note:** This defaults to 2025 and cannot be changed for the first-year submission.

4. **Optional:** Participant name (This can be formatted as Last name First name or First name Last name)
5. **Required:** Social Security Number (SSN) (Nine-digit number)

**Note:** You may format SSNs with or without hyphens. Employee IDs may not be substituted for SSNs.

6. **Required:** Exceeded FICA Wage Threshold indicator (This field shows whether or not a participant earned more than \$150,000 in FICA wages during the prior year.)

**Important:** Indicator values may be entered as "Y", "N", "Yes", or "No".

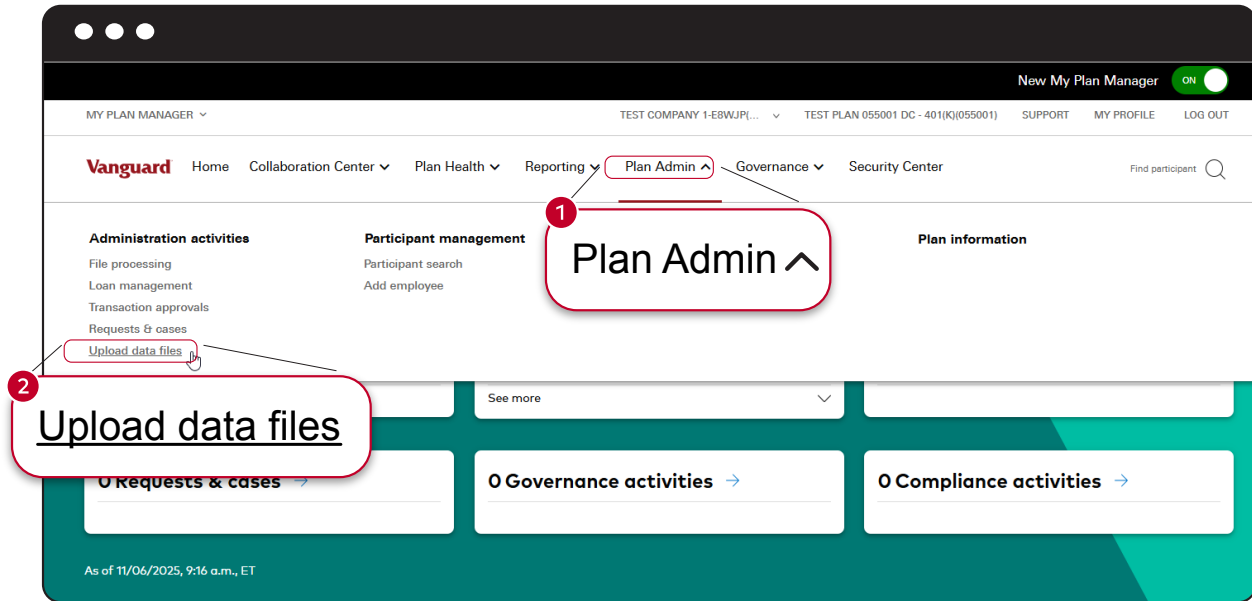
- Participants who **exceeded \$150,000** should be marked as "Y" or "Yes".
- Participants who did not exceed this amount should be marked as "N" or "No".
- Plan sponsors are not required to submit data for participants who did not exceed the \$150,000 threshold but may do so by labeling those employees with an "N" or "No".

|    | A                           | B               | C                                   |
|----|-----------------------------|-----------------|-------------------------------------|
| 1  | IBTS DEMO PLAN              |                 |                                     |
| 2  | PLAN #: 055001              |                 |                                     |
| 3  | FICA COMPENSATION YEAR      | 2025            |                                     |
| 4  |                             |                 |                                     |
| 5  |                             |                 |                                     |
| 6  |                             |                 |                                     |
| 7  | Participant Name (optional) | SSN* (9 Digits) | Exceeded FICA Wage Threshold* (Y/N) |
| 8  |                             | #####           | N                                   |
| 9  |                             | #####           | Y                                   |
| 10 |                             | #####           | Y                                   |
| 11 |                             | #####           | Y                                   |

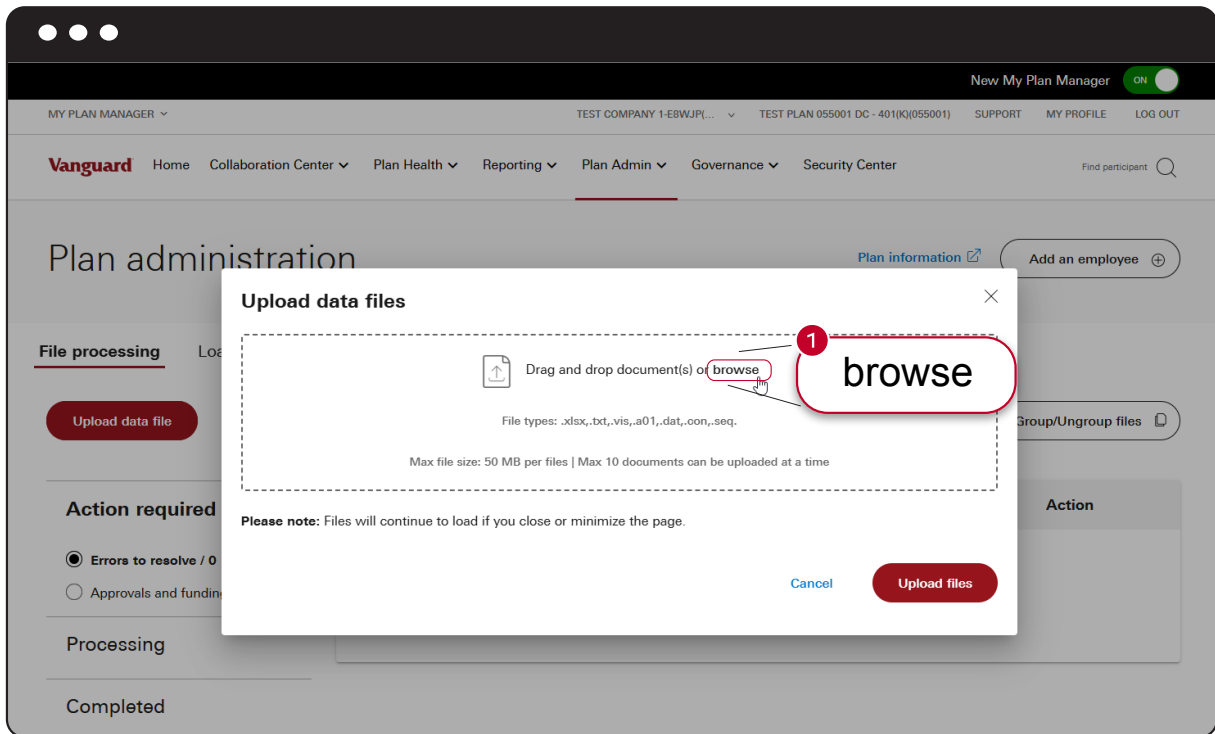
# Upload

When you are ready to upload your template(s), log on to My Plan Manager™ with your credentials and use the global navigation to upload your Roth catch-up required population:

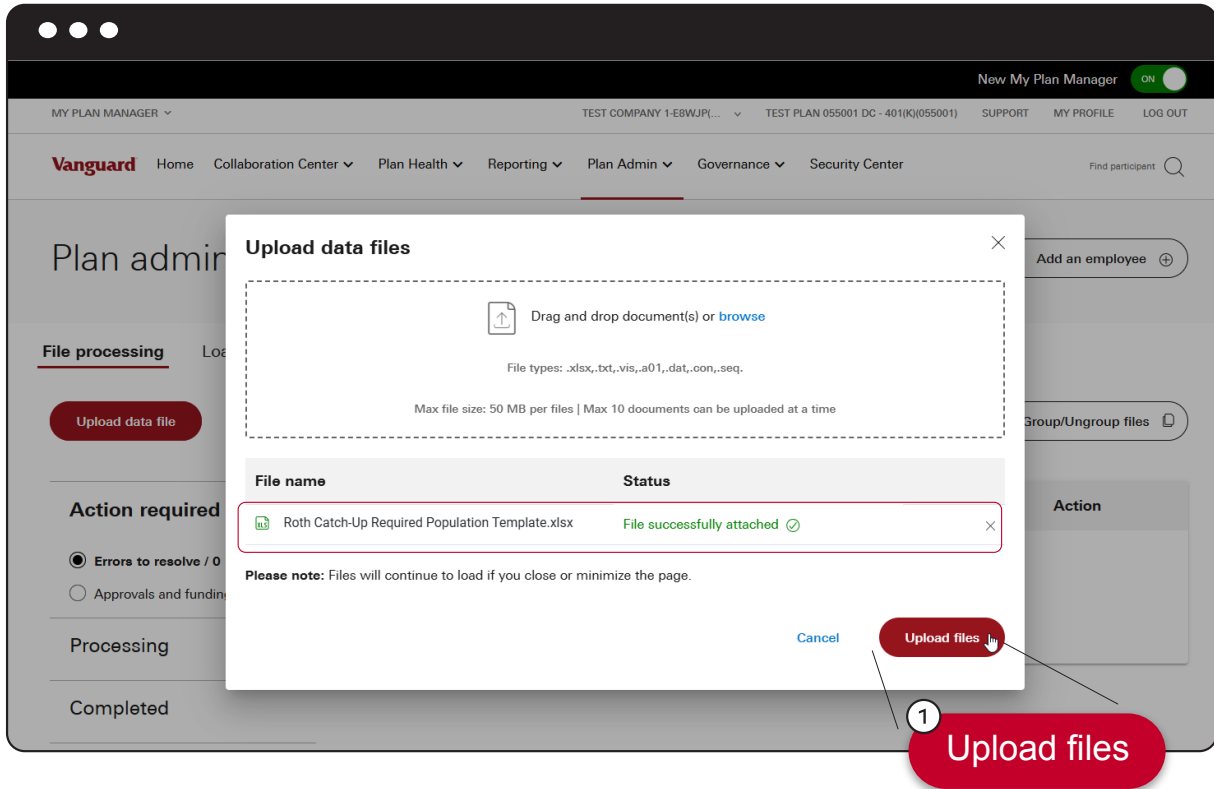
**Plan Admin > Administration activities > Upload data files**



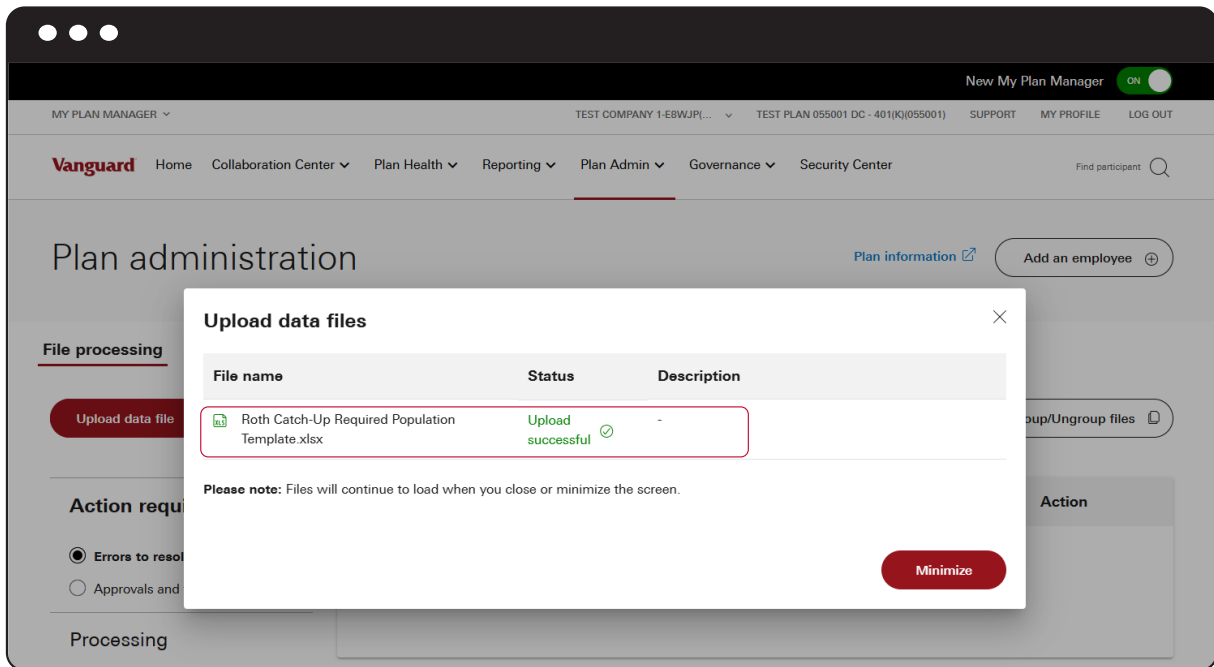
The **Upload data files** window should automatically pop up. **Drag your file** to this window or browse to its location on your system to attach it.



Click **Upload files** once the file has successfully attached.



An "Upload successful" status message will indicate that the file has been correctly uploaded to our system. Errors will be shown for any required data that is missing or incorrectly formatted.



Once the file has been uploaded, you should see the status of **Received** on the **Processing** tab.

The screenshot shows the Vanguard Plan Administration interface. At the top, there is a navigation bar with the Vanguard logo and several menu items: Home, Collaboration Center, Plan Health, Reporting, Plan Admin (highlighted), Governance, and Security Center. A search bar for participants is also present. Below the navigation bar, the main heading is "Plan administration" with a "Plan information" link and an "Add an employee" button. A secondary navigation bar includes "File processing" (highlighted), "Loan management" (with a notification badge), "Transaction approvals", "Requests & cases", and "Compliance activities". On the left side, there is a sidebar with an "Upload data file" button, a search bar, and a list of "Action required" items: "Errors to resolve / 0" and "Approvals and funding / 0". The main content area features a table with the following data:

| File name   | Type               | Status   | Group | Plan   | Date uploaded (ET)   |
|---|--------------------|----------|-------|--------|----------------------|
| <a href="#">Roth Catch-Up Required Population Template.xlsx</a> | Other transactions | Received | -     | 055001 | 11/06/2025, 09:32 AM |

Below the table, it indicates "1 - 1 of 1 files processing". At the bottom of the sidebar, there are tabs for "Processing" (selected) and "Completed".

**Note:** It may take several minutes for the status to change to Activity completed and to display on the Completed tab.

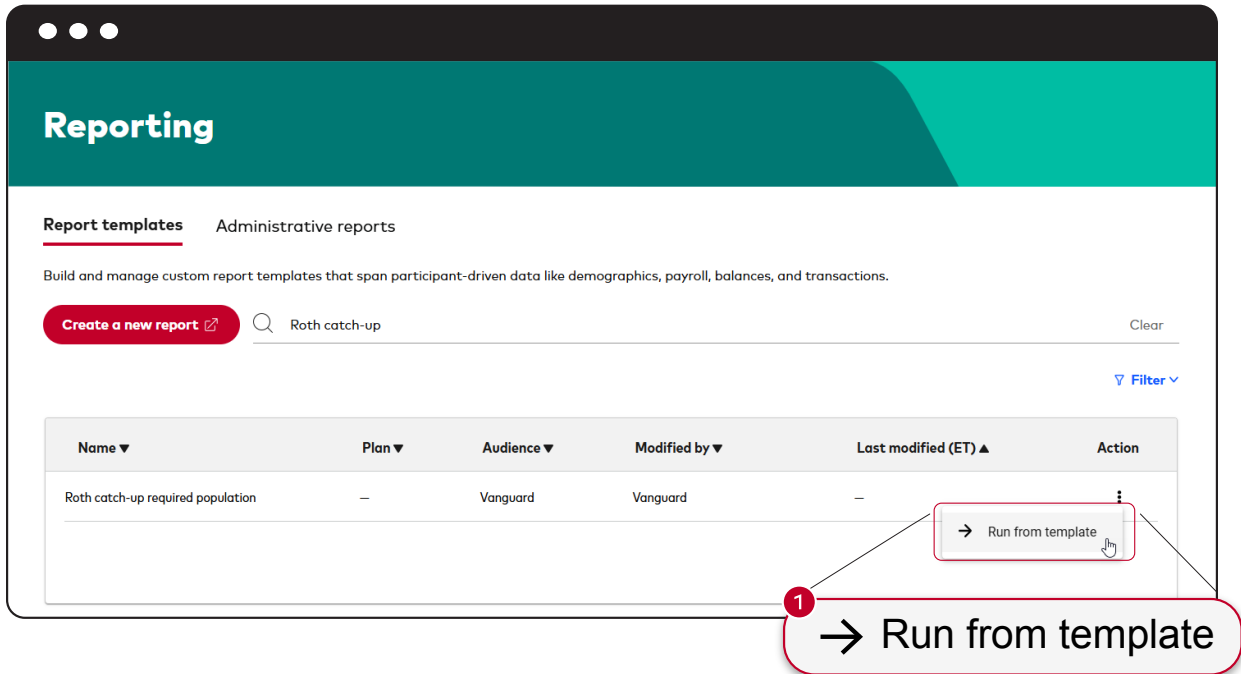
# Reporting

A new callout on the bottom left of your screen provides quick access to view your **Roth catch-up required population report**. Once the activity has been completed, click the **Go to Reporting →** link to view the report.

The screenshot shows the 'Plan administration' interface. At the top, there is a 'Plan information' link and an 'Add an employee' button. Below this is a navigation bar with tabs for 'File processing', 'Loan management', 'Transaction approvals', 'Requests & cases', and 'Compliance activities'. The 'File processing' tab is active, showing an 'Upload data file' button, a search bar, and a 'Group/Ungroup files' button. A table lists the uploaded files, with one file 'Roth Catch-Up Required Population Template.xlsx' shown, which has a status of 'Activity completed'. A callout box on the bottom left, highlighted with a red border, contains the text: 'You can now view your Roth catch-up required population. Once you upload the data file, please visit the Reporting page to view your Roth catch-up required population. Go to Reporting →'. A larger callout box on the bottom right, also with a red border, contains the text: 'You can now view your Roth catch-up required population. Once you upload the data file, please visit the Reporting page to view your Roth catch-up required population. Go to Reporting →'. A red rounded rectangle highlights the 'Go to Reporting →' link in this callout.

| File name                                       | Type               | Status             | Group | Plan   | Date uploaded (ET)   |
|---|--------------------|--------------------|-------|--------|----------------------|
| Roth Catch-Up Required Population Template.xlsx | Other transactions | Activity completed | —     | 055001 | 11/06/2025, 09:35 AM |

A **Roth catch-up required population** report template has been created to view your submitted data. Enter "**Roth catch-up**" in the search box to filter the list of reports. The Roth catch-up required population report will display. Click the (insert 3 dot icon) icon under the Action column and select **Run from template**.



Select your plan(s).

The screenshot shows the 'Run a Vanguard report' interface with the 'Select plans' step highlighted. The breadcrumb trail includes 'Select plans', 'Select date', 'Select data', and 'View Vanguard report'. The main heading is 'Select plans and divisions/locations'. An information box states: 'Choose data points to customize the Vanguard report template. Then, you can save the results as a private or shared report to access later on.' Below this is a search bar with the text 'Search'. A 'Select all' checkbox is checked. A list of plans is shown, with 'TEST PLAN 055001 DC - 401(K) - DC (055001)' selected. A 'Collapse all' link is visible. At the bottom, there are radio buttons for 'All divisions/locations' (selected) and 'Specific divisions/locations'. On the right, a 'Summary' section shows 'Roth catch-up required population' and a table with columns 'Plans' and 'Divisions/Locations'. The table shows 'All' for both, with a note '0 of 500 max'.

Select the date.

The screenshot shows the 'Run a Vanguard report' interface with the 'Select date' step highlighted. The breadcrumb trail includes 'Select plans', 'Select date', 'Select data', and 'View Vanguard report'. The main heading is 'Select date'. Three radio button options are present: 'Most recent business day' (selected), 'Specific date', and 'Date range'. Each option has a description: 'Current date shows data as of the most recent business day.' for the first, and 'Transaction history is available for the past 5 years. All demographic data is only available on a current-day basis.' for the other two. On the right, the 'Summary' section shows 'Starting template' and 'Roth catch-up required population'. Below this is a table with columns 'Plans' and 'Divisions/Locations', showing 'All' for both and a note '0 of 500 max'. An 'Edit' link is next to the table. Under the 'Date' section, it shows 'Most recent business day: November 5, 2025'.

Select your data. The report template includes pre-selected data with a new **Roth catch-up required employee** data point. Data points can be added or removed to further customize your report.

Click **Run report** to view the data points that you've selected.

## Run a Vanguard report

Select plans      Select date      **Select data**      View Vanguard report

### Select data

Data point: Name

(x) Data point: Social Security number

(x) Data point: Employee ID

(x) Data point: Division

(x) Data point: Location

(x) Data point: Roth catch-up required employee

+ Add data

Cancel

### Summary

#### Starting template

Roth catch-up required population [Edit](#)

| Plans | Divisions/Locations |
|-------|---------------------|
| All   | All                 |

[Edit](#)

#### Date

Most recent business day:  
**November 5, 2025**

#### Data

(6 of 30 maximum)

- Name
- Social Security number
- Employee ID
- Division
- Location
- Roth catch-up required employee: **All**

[Back](#)      [Run report](#)

The report can be viewed within My Plan Manager™ or downloaded as a .csv file.

The Roth catch-up required employee column will reflect "Active next year" or "Inactive next year" for population data that is uploaded in 2025, considering that these statuses will not take effect until 2026.

## Run a Vanguard report

Select plans
Select date
Select data
View Vanguard report

### Run a report

12 results found for November 5, 2025. Select **Download** to view all results in a CSV file.

| Name ▼                                    | Plan ID ▼ | Social Security number ▼ | Employee ID ▼ | Division ▼ | Location ▼ | Roth catch-up required employee ▼ |
|---|-----------|--------------------------|---------------|------------|------------|-----------------------------------|
| <a href="#">Qqlllloq, Ffaaaaadf Pnnnn</a> | 055001    | XXX-XX-0035              | -             | -          | -          | Inactive Next Year                |
| <a href="#">Qqllpsum, Ffaaaehjb Pnnnn</a> | 055001    | XXX-XX-4791              | -             | 1111       | -          | Active Next Year                  |
| <a href="#">Qqllrloq, Ffaagdaf Pnnnn</a>  | 055001    | XXX-XX-6305              | -             | -          | -          | Active Next Year                  |
| <a href="#">Qqllromn, Ffaagdbc Pnnnn</a>  | 055001    | XXX-XX-6312              | -             | -          | -          | Active Next Year                  |
| <a href="#">Qqllromq, Ffaagdbf Pnnnn</a>  | 055001    | XXX-XX-6315              | -             | -          | -          | Inactive Next Year                |
| <a href="#">Qqllltnr, Ffaaiacg Pnnnn</a>  | 055001    | XXX-XX-8026              | -             | 1111       | -          | Active Next Year                  |
| <a href="#">Qqllltqt, Ffaaiati</a>        | 055001    | XXX-XX-8058              | -             | -          | -          | Active Next                       |

### Summary

**Starting template**  
Roth catch-up required population [Edit](#)

**Plans**      **Divisions/Locations**  
0 of 500 max

All      All [Edit](#)

**Date**  
Most recent business day:  
**November 5, 2025** [Edit](#)

**Data**  
(6 of 30 maximum)  
Name  
Social Security number  
Employee ID  
Division  
Location  
Roth catch-up required employee: **All**

Download .csv  
Save as new report template

## FAQs

### **What are the required fields that need to be input into the template?**

There are four required fields on the template:

1. Your six-digit Vanguard plan #
2. FICA compensation year
3. Social Security Number
4. Exceeded FICA wage threshold indicator

### **Can Employee IDs be submitted on the RCRP template instead of Social Security Numbers (SSNs)?**

No, Vanguard requires nine-digit Social Security Numbers; we cannot accept employee IDs in this field.

### **When does the Roth Catch-up Required Population (RCRP) template need to be submitted to Vanguard?**

Plan sponsors are required to submit this information to Vanguard through My Plan Manager™ using the designated template after the final payroll of the year on an annual basis.

Vanguard will start accepting the file in December 2025 if the population is known in advance of January 1, 2026. The template should be submitted as soon as administratively feasible by plan sponsors.

### **How often does the template need to be submitted to Vanguard?**

The Roth Catch-up Required Population (RCRP) template will need to be submitted to Vanguard at least on an annual basis following the last payroll of the year.

### **Do I need to upload a separate template for each one of my plans, or can I include all participants from every plan in one template?**

You must submit a separate template for each plan because the data is specific to that plan. Do not combine participants from multiple plans into a single template.

### **Do I need to submit my entire participant population or only the Roth catch-up required participants?**

Plan sponsors are only required to submit participants who are subject to the Roth catch-up rule—those with more than \$150,000 in FICA wages from the prior year. You may include participants who earned less than \$150,000, but they must be marked as "N" or "No" in the template.

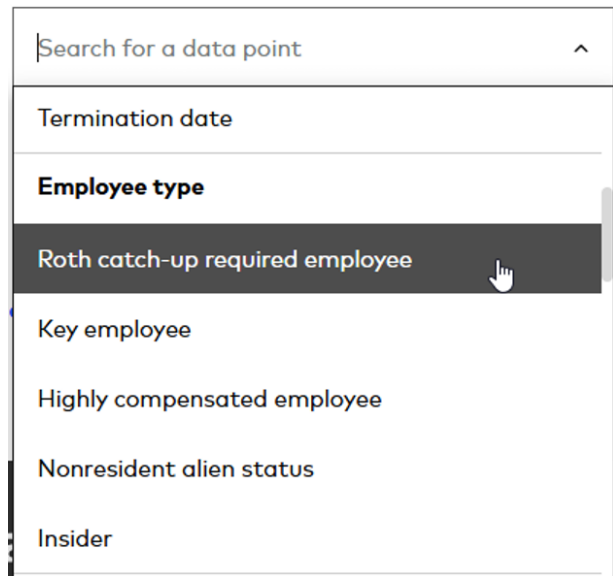
If participants are mistakenly left out of the template uploaded to Vanguard, do I need to upload a corrected version to My Plan Manager?

If a previously submitted template omitted participants, plan sponsors should do one of the following:

- Create a new template that includes only the missing participants and upload it again through My Plan Manager. Vanguard will retain the original data. Or
- Add the missing participants to your previously submitted template and reupload it again to My Plan Manager.

**What type of reporting is available on My Plan Manager for the new Roth catch-up contribution requirements?**

Once your RCRP template has been uploaded successfully, a new Roth catch-up required report will be available to run in My Plan Manager. Plan sponsors can also create a custom report using the new Roth catch-up required employee data point within Reporting.



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