

Roth READY

Plan Sponsor Monthly Brief

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

Featured spotlight



Roth catch-up
playbook



Final
regulations
article

NOVEMBER 2025

Updates

IRS finalizes awaited SECURE 2.0 catch-up regulation

Learn about the main takeaways from the final regulation issued in September 2025—what's been updated and what remained unchanged. [Read our article](#)

New information now available in Vanguard's Roth catch-up playbook for plan sponsors

Explore the latest updates, including guidance on working with your payroll provider, details of the mandatory Roth catch-up reporting template, upcoming My Plan Manager™ reporting features, the participant communications road map, and refreshed FAQs. [View our playbook](#)

Roth catch-up participant communication samples are available

Preview upcoming communications for actively contributing participants who are either currently eligible for catch-up contributions or will become eligible in 2026. **Partner with your Vanguard client team to review sample communications.**



Dates* and reminders

Mid-November: Targeted catch-up participant communications begin.

Early December: Vanguard will provide plan sponsors with the new Roth catch-up required My Plan Manager template and transmission instructions.

After the last payroll of the year: Send Vanguard your Roth catch-up template via My Plan Manager as soon as administratively feasible.

January 1, 2026: Roth catch-up effective date.

Early 2026: Additional targeted catch-up participant communications will be sent.

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

* Dates subject to change.

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

Actions

Confirm your payroll provider's strategy for identifying, tracking, and complying with Roth catch-up requirements effective January 1, 2026.

Continue collaborating with your payroll team to identify and anticipate the population subject to Roth catch-up contributions.

Review the new mandatory Roth catch-up reporting template information located in our playbook with your payroll provider and contact your Vanguard client team with any questions.

What to expect in December

- Roth catch-up videos
- New Roth catch-up readiness intranet text for plan sponsors
- My Plan Manager Roth catch-up template and transmission instructions



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