

Plan Sponsor Checklist



1 SECURE 2.0 Updates

- High-Earner Roth Catch-Up:** Confirm payroll identifies employees earning over \$150,000 in 2025 W-2 wages as their catch-up contributions must be Roth in 2026.
- Super Catch-Up:** Correctly applying the increased limit of \$11,250 for participants aged 60–63?
- Long-Term Part-Time Workers:** Employees with 500+ hours in the last two years are eligible under the new 2-year lookback rule.

2 2026 Plan Limits

- Employee Deferral Limit:** Updated to \$24,500. Confirm payroll is programmed correctly.
- Catch-Up Limits:** Ages 50–59 and 64+ at \$8,000; ages 60–63 at \$11,250.

3 Fee & Benchmarking Analysis

- Fee Compression Check:** Have you negotiated lower-cost share classes (e.g., R6 or CITs) in the last 12 months?
- Recordkeeper Review:** Are your plan fees still competitive for your plan size?

4 Plan Design & Outcomes

- Automatic Features:** If your plan launched after December 2022, are you compliant with mandatory auto-enrollment and auto-escalation requirements?
- Participation Rate:** Is your plan above 90%? If not, is your advisor providing one-on-one education and live seminars?

5 Fiduciary Documentation

- Fiduciary Education:** Does your committee understand their personal fiduciary responsibilities under ERISA?
- Investment Policy Statement:** Reviewed and signed within the last 12 months?
- Service Provider Disclosures:** Have you received and reviewed all required 408(b)(2) fee disclosures?
- Audit File:** Plan documents, meeting minutes, and fund review records organized and current?