

What Changed Checklist

SECURE 2.0 and the 2025 tax law | Reviewed October 2026

Ask my plan administrator

Change	Does my plan offer it?
Higher catch-up at ages 60 to 63 (\$11,250 in 2026)	☐ Yes ☐ No
Roth catch-up (prior-year pay over \$150,000)	☐ Yes ☐ No
Student loan match	☐ Yes ☐ No
Roth employer contributions	☐ Yes ☐ No
Automatic enrollment	☐ Yes ☐ No

Dates to remember

- ☐ Roth catch-up final rules apply from **2027**; 2026 is a good-faith year.
- ☐ **Saver's Match** (up to 50% of first \$2,000, max \$1,000) starts with 2027 contributions.
- ☐ The 2026 charitable deduction for standard-deduction filers: up to \$1,000 (\$2,000 joint).

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: SECURE 2.0 Act, Public Law 119-21, IRS Notice 2025-67, IRS final Roth catch-up regulations.