

# Secure 2.0 High Earners – Catch Up to Roth Account



**Who:** High Wage Earner, age 50 or older

**When:** Starting 1/1/2026

**What:** Catch up Contributions must go to a Roth account (cannot be pre-tax)

**Plan Types:** 401(k), 403(b), & Govt 457(b)

## Key Definitions

**High Wage Earner (HWE):** over \$150,000\* in FICA wages in prior year, with current employer

**Age 50:** will be 50 or older by 12/31 of the current tax year

**Catch Up Contributions:** allowable age-based contributions over \$24,500\*

\*adjusted annually by IRS

## What you need to know...

### ⚙️ How UKG Ready works

**Retirement Plan Profiles** are used to track plan rules, including limits. A new setting has been created to look for HWE and continue their contributions within a new **Roth Catch Up (HWE)** deduction code.

### ⚙️ What is B2E doing to update plan settings

All Retirement Plan Profiles that currently allow catch up contributions will have the new settings activated and the new deduction assigned to employees. B2E will also update GL codes and scheduled **reports and exports**.

*Clients will be reviewed individually to ensure accuracy. **You will receive a confirmation upon completion.***

### ✅ What you need to do

- ✓ Contact your CSR if you anticipate a HWE will exceed the \$24,500 limit before you have received confirmation that your review has been completed.
- ✓ Once your review is completed, validate all reports have all been updated.

Questions? [clientservices@cs.b2esolutionsinc.com](mailto:clientservices@cs.b2esolutionsinc.com)