

2026 RETIREMENT PLAN READINESS CHECKLIST

The retirement plan landscape in 2026 is more complex than in prior years—not because of one change, but because multiple legislative, tax, and operational updates are converging at once. This checklist highlights key areas employers should review now to stay compliant and minimize disruption.

PLAN DESIGN & AMENDMENTS

- Review which SECURE 2.0 provisions apply to your plan and their effective dates
- Confirm operational requirements versus formal amendment deadlines
- Evaluate whether your current plan design still aligns with your workforce and compensation structure

PAYROLL & RECORDKEEPER COORDINATION

- Confirm payroll systems can support new contribution and tax treatment rules
- Review data-sharing processes between payroll and the recordkeeper
- Identify any manual steps that increase risk for errors or delays

CATCH-UP CONTRIBUTIONS

- Identify employees who may be impacted by new catch-up contribution rules
- Review how catch-up contributions are currently classified and reported
- Coordinate with payroll and tax advisors to ensure correct administration

PARTICIPANT COMMUNICATION

- Prepare plain-language explanations for contribution or paycheck changes
- Update enrollment materials and educational resources
- Ensure HR and benefits teams are equipped to answer participant questions

COMPLIANCE & DOCUMENTATION

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- Update enrollment materials and educational resources
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ADVISOR ALIGNMENT

- Schedule a proactive review with your retirement plan advisor
- Identify plan-specific risk areas (e.g., highly compensated employees, multiple payrolls, recent acquisitions)
- Discuss whether additional participant education or modeling is appropriate

If you have questions about how these updates apply to your plan, or would like a proactive review, our team is ready to support you.