

Proposed Regulations on New Roth Catch-Up Rule, other SECURE 2.0 Act Provisions



The Department of the Treasury and the Internal Revenue Service issued on January 10, 2025

[proposed regulations](#) addressing several SECURE 2.0 Act provisions relating to catch-up contributions, which are additional contributions under a 401(k) or similar workplace retirement plan that generally are allowed with respect to employees who are age 50 or older.

This includes proposed rules related to a provision requiring that catch-up contributions made by certain higher-income participants be designated as after-tax Roth contributions.

The proposed regulations provide guidance for plan administrators to implement and comply with the new Roth catch-up rule and reflect comments received in response to [Notice 2023-62](#), issued in August 2023.

The proposed regulations also provide guidance relating to the increased catch-up contribution limit under the SECURE 2.0 Act for certain retirement plan participants. Affected

participants include employees between the ages of 60-63 and employees in newly established SIMPLE plans.