



SECURE 2.0: What Employers Must Do Now

Updated rules are here – are you prepared?

Automatic Enrollment

- Required for most new plans
- Starts at 3–10%
- Auto-escalation required

Catch-Up Contributions

- Higher limits (ages 60–63)
- Roth requirement for high earners

Student Loan Matching

- Match loan payments like deferrals

Roth Enhancements

- Employer contributions may be Roth

What Employers Should Do

- Review plan design
- Update payroll systems
- Communicate changes

**NEW
RULES**



SECURE 2.0 creates opportunities – but also new responsibilities.