

2026 HIGH-EARNER RETIREMENT CHEAT SHEET

SECURE 2.0 ACT COMPLIANCE & STRATEGY WORKSHEET

Client Name: _____

Tax Year: 2026

CPA Review Date: ____/____/2026

SECTION 1: 2026 LIMITS QUICK REFERENCE TABLE

CONTRIBUTION CATEGORY	2026 IRS CAP
Base Deferral (Under Age 50)	\$24,500
Catch-up Contribution (Age 50-59)	\$8,000
Super Catch-up Contribution (Age 60-63)	\$11,250
Sec 415(c) Total Cap (Employee + Employer, Excl. Catch-ups)	\$72,000

SECTION 2: HIGH-EARNER ROTH MANDATE DECISION TREE

- ☐ **STEP 1: Did your 2025 W-2 Box 3 (Social Security wages) from your current employer exceed \$150,000?**

☐ YES - Proceed to Step 2.☐ NO - Exemption applies. Your catch-up contributions may remain pre-tax.
- ☐ **STEP 2: Will you be Age 50 or older in 2026 and electing to make Catch-up contributions?**

☐ YES - Proceed to Step 3.☐ NO - Mandate does not apply. Base deferrals up to \$24,500 remain unaffected.
- ☐ **STEP 3: Does your employer's 401(k) plan currently offer a designated Roth account?**

☐ YES - **MANDATE TRIGGERED.** All catch-up deferrals (\$8,000 or \$11,250) **MUST** be made as Roth (after-tax).☐ NO - **COMPLIANCE ALERT.** Under SECURE 2.0, no participants can make catch-up contributions until a Roth option is added. Contact HR.

SECTION 3: ADVANCED OPTIMIZATION STRATEGY CHECKLIST

- ☐ **Capture the Match**

☐ Verify exact 2026 employer matching formula.☐ Calculate the minimum base salary deferral percentage required to capture the full match.

☐ **Pacing & True-Up Strategy**

☐ Verify if the employer plan offers a year-end "True-Up" provision.☐ If NO True-Up: Calculate precise per-pay-period deferrals to avoid hitting the \$24,500 base cap early, which would forfeit late-year employer matches.
- ☐ **Backdoor Roth IRA Steps**

☐ Confirm 2026 MAGI exceeds phase-out limits, prohibiting direct Roth IRA contributions.☐ Verify zero pre-tax Traditional IRA balances across all accounts to avoid the **Pro-Rata Rule** taxation.☐ Execute non-deductible Traditional IRA contribution & immediate Roth conversion.

☐ **Mega Backdoor Roth Feasibility**

☐ Plan explicitly allows *After-Tax Non-Roth* contributions?☐ Plan permits *In-Service Distributions* or *In-Plan Roth Conversions*?☐ Calculate 2026 Capacity: **\$72,000** Sec 415(c) Limit MINUS (**\$24,500** Base + Employer Match) = Maximum After-Tax allowance.

SECTION 4: SUMMARY ACTION PLAN & NOTES

My 2026 Target Deferral: _____

HR / Benefits Contact: _____

Next Steps / CPA Implementation Notes:

1. _____

2. _____

3. _____