

News

The ‘Rothification’ of Retirement Plans: Opportunity and Complexity

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Congress in 2001 added section 402A to the Internal Revenue Code to allow 401(k) plans to include a “qualified Roth contribution program” pursuant to which participants could designate their elective deferrals as Roth contributions beginning in 2006. In 2022, Congress amended the IRC to significantly expand the likelihood that plans will include Roth features. In doing so, Congress substantially contributed to the “Rothification” of such plans. Congress also provided advisers and their clients with excellent tax planning opportunities, while also creating plan design, compliance and administration complexities.

In this *PLANADVISER* article, “The ‘Rothification’ of Retirement Plans: Opportunity and Complexity,” Groom principal [David Kaleda](#) covers recent retirement legislation that could effect the use and implementation of in-plan Roth contributions.

To read the article, [click here](#).