

News

Timely Insights from Groom on What Retirement Plan Sponsors Need to Know

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With 2026 fast approaching, plan sponsors are navigating a complex landscape of new regulatory requirements, evolving IRS guidance, and operational challenges. At Groom Law Group's 27th Annual Seminar, held May 15–16, 2025, Groom attorneys [Elizabeth Dold](#), [Allison Ullman](#), and [Rosie Zaklad](#) delivered practical insights during their panel, *Current Retirement Topics*.

Request to view the entire session [here](#) or by clicking the button below.

Key highlights include their coverage of:

- **Mandatory Roth Catch-Up Contributions:** What employers need to do now to prepare for the 2026 deadline, including how to handle the \$145,000 FICA threshold, the implications of not offering Roth, implementation challenges, and timing of plan amendments.
- **Overpayments:** Expanded discretion under SECURE 2.0 means more flexibility, but it also raises new questions about how to recover overpayments, and the related tax implications.
- **Corrections and EPCRS Updates:** SECURE 2.0 gave plan sponsors more room to fix errors themselves, but sponsors still need to understand when self-correction is not available.
- **Your FAQs:** From special controlled group rules to retroactive amendments, the panel covers real-life questions plan sponsors are already facing.

“If you have a plan and don’t currently offer Roth, you’re not required to add it—but if you don’t, high earners won’t be able to make catch-up contributions. That’s a consequence plan sponsors need to weigh carefully.”

– Allison Ullman, Principal

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