

News

# Winters Covers SECURE 2.0 Catch-Ups with PLANSPONSOR

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Groom principal and chair of the firm's [Policy group](#), [Brigen Winters](#), participated in the *PLANSPONSOR* webinar, "SECURE 2.0 Catching Up With Catch-Ups," where he covered challenges sponsors may face when implementing SECURE 2.0.

*PLANSPONSOR* reported that Winters said that "he does not think the two-year implementation delay will be extended beyond January 1, 2026, and that employers should take advantage of the delay to work on implementation issues."

"The problem that our clients were having, both sponsors and recordkeepers, is the new compensation limit using FICA earnings that payrolls are not tracking for retirement plan purposes," Winters said. "The need for payroll to square up with plan administration... was going to be very challenging to implement on the timeframe that was in the original legislation."

The platform further reported that Winters said that "these challenges were coupled with the fact that a lot of plans do not currently offer a Roth option." According to *PLANSPONSOR*, he continued, saying that he "has heard about requests to further delay the provision for governmental and multiemployer plans, as these plans tend to deal with longer processes in implementing any plan changes due to legislative barriers and collective bargaining practices."

*PLANSPONSOR* noted that Winters added that "this mandatory provision indirectly will result in more Roth accounts in plans and potentially more in-plan Roth conversions, which Congress looked at a few years ago as a potential revenue raiser."

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