**Sample participant notice:**

**Add Roth contribution provision**

*[Instructions to plan sponsor: This sample notice is provided to assist you in preparing a notification to employees of your plan. You are responsible for the content of this notice and making any changes to meet your needs and/or be consistent with the provisions of your plan. This notice should be sent on company letterhead. When you customize the letter, tailor the content in brackets in the text below with the appropriate information for your plan or plan participants]*

Subject: Retirement plan update for Roth contributions

Dear <name>:

New rules will require that catch-up contributions (additional elective deferrals over the usual IRS limit for those age 50+) made by participants with wages over a certain amount be made as Roth (after-tax) contributions. While the new rules are not effective until 2026, our retirement plan does not currently permit Roth contributions. To prepare for the new rule, we’ve decided to update our workplace retirement plan to accept Roth (after-tax) contributions, effective <**insert effective date**>.

Refer to [**Roth vs. pretax contributions**](https://www.capitalgroup.com/advisor/pdf/shareholder/RPGEOT-019-1045997.pdf) (PDF) to learn about the differences in retirement plan contributions.

Thank you.

<signatory>

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