



## Are You Ready For More Change?

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Recently, Congress approved both the SECURE Act law and the SECURE ACT 2.0 law, which brought many changes to the financial and retirement planning arena. And now they have done it again by recently adopting the new OBBBA Reconciliation bill, which brings even more new and changing financial and retirement planning rules, laws, planning guidelines and procedures. So, are you ready for more change?

There have certainly been a lot of changes over the past few years in the financial and retirement planning arena. In fact, in my over 30 years of teaching and doing retirement planning, I have never seen so many changes in such a short period of time, including changes to tax laws, financial and retirement planning rules, procedures, guidelines. In addition, there have been changes made to financial tools for saving for retirement and taking income in retirement. The list goes on and on. This makes it extremely tough on people who don't keep updated on this, or who try to do their own retirement planning.

Specifically, did you realize that there is a major rule change beginning this year that affects how you can save money for retirement? This rule pertains to 'catch-up contributions', which allows those aged 50 and over to contribute an extra \$8,000 or \$11,250 (depending on your age) to their company sponsored retirement savings plan each year, like a 401k or 403b. As of the beginning of 2026, people who's income is above a certain threshold are now required to

put those catch-up contributions only to the Roth side. And if your company does not offer the Roth option inside of your company savings plan, then you are simply not allowed to make catch-up contributions.

Obviously, this is not a favorable rule change. In the past, you had the choice of contributing these dollars in a pre-tax position where you would get a tax break up front. This favored people who were in a high tax bracket currently and expect to be in a lower tax bracket in retirement, thus allowing them to pay less tax on those dollars. Now that option has been taken off the table and you are forced to save in only in the after tax Roth, if available. And again if the Roth is not available, then you are not allowed to contribute those after-tax contributions at all. This can have severe effects on your retirement plan.

Fortunately, if you have the proper information, education and knowledge, you would know there are other options to save for retirement that could help mitigate this new rule if it affects you. Join me this weekend where we will discuss these factors in greater detail, including some case examples. We will also answer some other retirement and tax-related questions that require some big decisions to make. Join me this weekend on The Retirement Money Matters Show as we help you with your retirement planning by educating you on all the details of the many rule and law changes that have occurred over the last few years. The show airs on Saturday morning at 6 on WIBC (93.1 FM), Sunday



morning at 8:00 on WWKI (100.5 FM) or anytime online at [www.theretirementmoneymattersshow.com](http://www.theretirementmoneymattersshow.com). You can also obtain this information by reaching out to us at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or [brian@hayesadvisorygroup.com](mailto:brian@hayesadvisorygroup.com).

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T. Brian Hayes is the CEO of Hayes Advisory Group. He has over 30 years of experience in the financial services industry, with a focus on retirement planning and investment management. He is a frequent speaker at industry conferences and has been featured in various media outlets, including radio shows and podcasts. He is also a past president of the Indiana Professional Insurance Association and a past chairman of the Roundtable on Retirement Planning. He is recognized for his ethical leadership and commitment to serving clients.