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IRS Issues Updated Safe Harbor Rollover Notices

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Retirement plan sponsors should take note of new IRS safe harbor rollover notices.

As a reminder, section 402(f) of the Internal Revenue Code requires retirement plan administrators to provide recipients of eligible rollover distributions with a written explanation of their rollover options and the associated tax consequences.

On January 15, 2026, the IRS issued Notice 2026-13, which includes updated safe harbor rollover notices reflecting changes enacted by the Setting Every Community Up for Retirement Enhancement Act of 2022 ("SECURE 2.0"). The updated notices replace the safe harbor notices set forth in IRS Notice 2020-62.

The new notices incorporate legislative changes made after August 6, 2020, including updates relating to:

- in-service distribution options,
- exceptions to the 10% early withdrawal penalty,
- required minimum distribution rules, and
- the increased dollar threshold for small lump-sum distributions.

Next steps

Retirement plan sponsors should work closely with their plan administrators and counsel to review and update their rollover notices to align with Notice 2026-13 and to ensure continued compliance with section 402(f) notice requirements. As with prior versions of the safe harbor notices, the IRS has indicated that plan administrators may customize the notices to omit information not applicable to the plan and to include additional explanations that are not inconsistent with section 402(f).

Because the updated notices reflect only those SECURE 2.0 provisions that were effective as of January 15, 2026, further revisions will be required in the future to reflect provisions that take effect later, such as Code section 6433, which establishes Saver's Match contributions effective for taxable years beginning after December 31, 2026. The IRS has indicated that it anticipates issuing updated notices in the future to address those changes.

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