

2026 Plan Year Checklist

It's time to update participant information for the new plan year.

The 2026 retirement plan year—which runs from July 1, 2025 through June 30, 2026—is open. Don't forget to complete these four steps by July 31 so your employees can continue to take full advantage of saving for their retirement.

Log in to the MyRPB for Employers portal to:

Enroll new employees in the retirement plan on the “Manage Plan Participants” screen.

Enter termination dates for employees who no longer work for you as of June 30, 2025 on the “Manage Plan Participants” screen. You can also enter a future termination date for employees who will be leaving.

Add new compensation and contribution records for each existing or new employee—even if the information isn't changing—so RPB knows the data is up-to-date.

- On the “Adjust Compensation & Contributions” screen, use the “+ Add Record” button.
- Set the effective date to July 1, 2025 or the appropriate start date.¹

Schedule payments for the new plan year on the “Make Retirement Plan Payments” screen.

- Always create new employer and employee payment schedules for the new plan year. They don't automatically carry over from the prior plan year.
- The portal won't default to the new plan year until July 1.
 - * If you're creating a payment for the 2025 plan year after July 1, select 2025 as the plan year.
 - * If you're creating payments for the 2026 plan year before July 1, select 2026 as the plan year.

Use the payment frequency options to align employee contribution payments with your payroll cycle.²

Know the IRS annual contribution limits. Visit rpb.org/limits for more information. Employee contributions can't exceed the IRS calendar year limit.

Help employees save for a secure future.

The new plan year is the perfect time to enroll employees and encourage current participants to increase their retirement savings—even by 1%.

Resources to distribute to your employees:

- [Saving with RPB video](#)
- Employer-initiated Enrollment Guide for Participants ([English](#) and [Spanish](#))
- [Sample Elective Salary Deferral Form](#)

Resources for employers:

- [Employer Enrollment Explainer](#)
- [Employer Best Practices](#)

For more information, visit the [Resources & Materials for Employers page](#).

¹ Or the appropriate date for your organization's fiscal year.

² The Department of Labor requires employers to make employee retirement plan contribution payments as soon as possible after the money is withheld from paychecks.