



## Blogs / Roth Contributions

Toggle  
Navigation

### RECORDED WEBINARS

- [Effects of Recent Legislation on Employee Benefit Plans](#)
- [Distribution and Withdrawal Basics](#)
- [The Brave New Fiduciary World](#)
- [IRS Curtailment of Determination Letter Program: What Does it Mean for Your Company's Retirement Plan?](#)
- [Restating Pre-approved \(Prototype/Volume Submitter\) Plan Documents](#)
- [Deciphering the ACA Reporting Rules](#)
- [Roth Conversions: Are They Right for Your Plan and Your Participants?](#)
- [The ACA's Employer "Play-Or-Pay" and 90-Day Waiting Period Provisions](#)

### BLOG TOPICS

- [401\(k\) Plans](#) (17)
- [403\(b\) Plans](#) (11)
- [409A](#) (1)
- [457\(b\)](#) (1)
- [Beneficiaries](#) (1)
- [Cafeteria Plans](#) (2)
- [Claims & Appeals](#) (4)
- [Deferred Compensation](#) (6)
- [Determination Letters](#) (1)
- [Discrimination](#) (4)
- [Distributions](#) (4)
- [Dollar Limits](#) (6)
- [ERISA Litigation](#) (5)
- [Executive Compensation](#) (2)
- [Fiduciary Duties](#) (20)
- [Fringe Benefits](#) (5)
- [Governmental Plans](#) (1)
- [Group Health Plans](#) (7)
- [Hardship](#) (1)
- [Health Care Reform](#) (16)
- [Health Plans](#) (22)
- [HIPAA Privacy and Security](#) (7)
- [Investment Adviser](#) (11)
- [Legislation](#) (9)
- [Multiemployer Plans](#) (3)
- [Mutual Funds](#) (4)
- [Nonqualified Plans](#) (4)
- [Participant Communications](#) (3)
- [Pension Plans](#) (5)
- [Plan Administration](#) (22)
- [Plan Investments](#) (5)
- [Qualified Retirement Plans](#) (8)
- [Regulation](#) (2)

- [Reporting and Disclosure](#) (8)
- [Roth Contributions](#) (2)
- [Subrogation and Reimbursement](#) (1)
- [Tax Cuts and Jobs Act](#) (6)
- [Voluntary Correction Programs](#) (1)
- [Wellness Programs](#) (4)

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## Latest Posts

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### 01.29.2018 [Tax Cuts and Jobs Act – New Rules for Retirement Plans and IRAs](#)

By Robert A. Browning

Although the main feature of the Tax Cuts and Jobs Act is a significant reduction in the corporate federal income tax rate, the Act also makes a number of significant changes to the rules governing employer-sponsored retirement plans and individual retirement accounts. From plan loans to hardship withdrawals and Roth recharacterizations, employers should make sure that they understand how these new rules might affect them.

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### 11.03.2017 [GOP Tax Bill Contains Benefits Surprises](#)

By Kenneth A. (Ken) Mason

Despite rumors to the contrary, the tax bill introduced into the House of Representatives by the Republican Party leadership would do nothing to restrict employees' ability to make pre-tax deferrals to 401(k), 403(b), or 457(b) plans. Trial balloons had suggested that pre-tax deferrals might be limited to only half of the overall annual deferral limit (or even less), with any remaining deferrals made only on a "Roth" (after-tax) basis. But at least for now, "Rothification" appears to be dead.

What the House bill *would* do, however, is perhaps even more surprising. A slew of tax-favored fringe benefits would be eliminated. And nonqualified deferred compensation as we now know it would be entirely transformed. Incredibly enough, most of these changes would take effect as of **January 1, 2018** – less than two months after the bill's introduction.

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Showing 1-10 of 2 results [View All](#)