



## IRS Issues Revised Model Rollover Notices

Retirement plan administrators now have access to two updated rollover notices from the IRS, which they can use to inform participants about the tax implications of their distributions. Under Code Section 402(f), plan administrators are required to provide plan participants and beneficiaries who receive eligible rollover distributions from qualified retirement plans, Section 403(b) plans and governmental Section 457(b) plans with certain information. Administrators must provide such information no less than 30 days and no more than 180 days before making an eligible rollover distribution, but they may provide the information earlier.

On January 15, 2026, the IRS issued [Notice 2026-13](#), which contains two model rollover notices that plan administrators may use to satisfy this requirement. One model notice applies to plan distributions that are not from a designated Roth account, and the other model notice applies to distributions that are.

The IRS revised the model notices to include information about changes made by the SECURE 2.0 Act of 2022. The changes reflect exceptions to the 10% additional tax on distributions before age 59-and-a-half such as distributions to terminally ill individuals and distributions to domestic abuse victims. The revised notices also incorporate changes to the required minimum distribution rules and the increased cash-out limit.

The revised model notices reflect legal changes through January 15, 2026. Plan administrators may use the notices immediately. The model notices will need to be updated for any changes in the law that occur after that date, however, such as SECURE 2.0 provisions that are not effective until later tax years.

The IRS also revised the model notices with the objective of increasing clarity and providing more concise information to plan participants and beneficiaries, as

recommended in a report from the U.S. Government Accountability Office (GOA).

The GOA also recommended that plan administrators provide the model notices in connection with a participant's termination of employment to assist the participant with making a distribution decision at that time. The plan administrator would then provide a summary notice to the participant within the required time period in accordance with Code Section 402(f), unless the participant requests the full notice after receiving the summary. While the IRS encourages plan administrators to implement this recommendation, it is not legally required.

*This blog post was drafted by [Beth Miller](#), an attorney in the Spencer Fane Overland Park, Kansas, office. For more information, visit [spencerfane.com](#).*

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