



TaxNewsFlash

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Notice 2026-13: Modified safe harbor explanations for retirement plan administrators

The IRS today released [Notice 2026-13](#), modifying two safe harbor explanations that retirement plans may use to satisfy the requirement under section 402(f) to provide certain information to recipients of eligible rollover distributions.

One safe harbor explanation is for distributions that are not from a designated Roth account, and the other is for distributions from a designated Roth account. The new safe harbor explanations modify the two safe harbor explanations provided in Notice 2020-62 and reflect changes made by the SECURE 2.0 Act.

As explained in the related IRS release—[IR-2026-08](#) (January 15, 2026)—the notice also addresses changes to the 10% additional tax on early withdrawals from retirement plans, the required minimum distribution rules for surviving spouses, and the increased age for determining required beginning dates for required minimum distributions.

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