

# Add a Mandatory Roth Catch-up Indicator (MRC) in Sponsor Web

Beginning in 2026, the SECURE 2.0 Act requires age-based catch-up contributions be made as Roth if an employee’s prior calendar year 3121(a)/FICA wages exceeded \$150,000.

A Mandatory Roth Catch-up (MRC) Indicator is a flag in the Voya Sponsor Web recordkeeping system that monitors employees who are affected. A MRC should be provided annually. Updates are accepted throughout the year.

The MRC will either prevent an employer from remitting age-based pre-tax contributions for affected employees or will be notified when an employer remits an age-based pre-tax contribution for an affected employee.

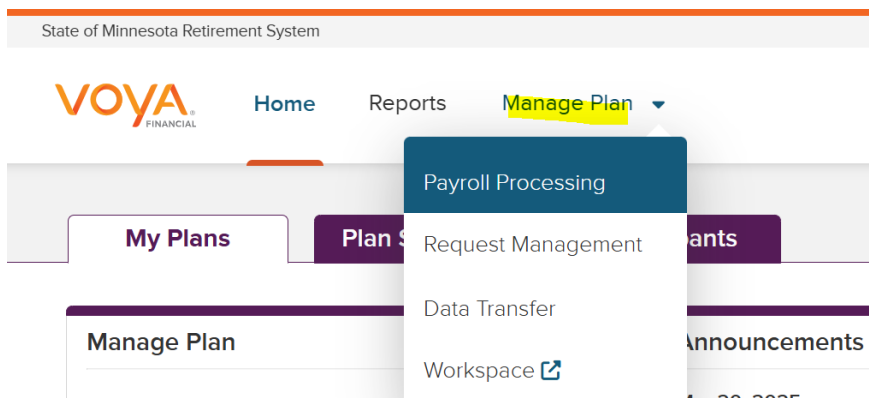
A lack of termination date information will delay an employee’s access to their account assets

## Log On to Voya SponsorWeb

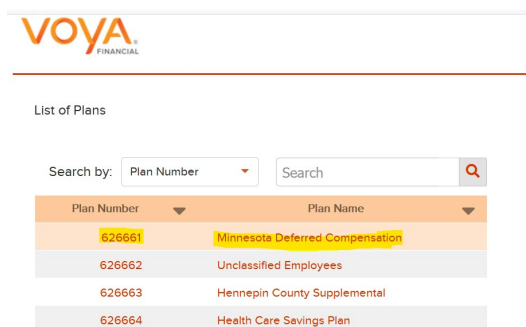
- Visit [www.employers.mnretire.gov](http://www.employers.mnretire.gov)
- Select Payroll Login in the red box in the upper right-hand corner
- Sign in with the Username and password you created

## Add a MRC Indicator for an employee

Select **Payroll Processing** under the **Manage Plan** tab



Select **626661 Minnesota Deferred Compensation**



Click the **Participant Update** tile

You may also use the **Batch Participant Update** tile to update records for multiple employees.

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Select an operation from the tiles shown below

 <b>Participant Update</b> View/Update participant information	 <b>Batch Participant Update</b> Update multiple participants	 <b>Contributions</b> Process contributions to accounts
 <b>Pending/Submitted Batches</b> Review batch information	 <b>Bank Information</b> Add or update assigned bank	 <b>Transaction History</b> View all the files submitted
 <b>Reports</b> Review generated reports		

Search for an employee by **last name or SSN**

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[Voya PayCloud Home](#) > Participant Update Search Participant

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Enter search criteria below

Search By  Last Name

Select **employee name**

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[Voya PayCloud Home](#) > Participant Update Search Participant

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Select a participant

Search by:

Social Security Number	Participant Name
123-45-6789	Kylie, Kyle

Select **Continue** at the bottom of the first page displayed



Voya PayCloud Home > Participant Update Search Participant > Participant Update Participant Information

### 626661 - MINNESOTA DEFERRED COMPENSATION

Update participant information

Social Security Number (NNNNNNNNN)

123456789

Last Name

KYLIE

First Name

KYLE

MI

Address Line 1

1414 Kokomo Lane

Address Line 2 (Optional)

City

St Paul

State

MN

Country

United States of America

Zip Code

55101

Date of Birth

05/04/1988

Date of Hire

06/01/2022

Termination Date

06/13/2025

Termination Reason

Retirement

Status

00-Active And Eligible

< Back

Cancel

Continue

Use the drop down on the next page to update the MRC Indicator

Select **Continue**

Update participant information

Mandatory Roth Catchup Indicator (Optional)

No

Select

No

Yes

Rehire Date (Optional) (MM/DD/YYYY)

< Back

Cancel

Continue

Review the updates on the next page including updated MRC Indicator  
Select **Submit** if correct



[Voya PayCloud Home](#) > [Participant Update Search Participant](#) > [Participant Update Participant Information](#) > [Verify Information](#)

### 626661 - MINNESOTA DEFERRED COMPENSATION

Please verify the following information and press SUBMIT to complete the operation (you may need to scroll down to view the entire page).

Participant Name KYLE KYLIE	Participant Address 1414 Kokomo Lane St Paul, MN 55101 USA	Social Security Number 123456789
Date of Birth 05/04/1988	Date of Hire 06/01/2022	Status 30-Term & Awaiting Payment
Termination Date 06/13/2025	Termination Reason Retirement	
Mandatory Roth Catchup Indicator Yes		

[← Back](#)

[Cancel](#)

[Edit](#)

[Submit](#)

### Confirmation page



[Voya PayCloud Home](#) > [Participant Update Confirmation](#)

### 626661 - MINNESOTA DEFERRED COMPENSATION

**Participant successfully updated.**

[Print](#)

This participant update was submitted on 06/18/2025 at 15:45:53.

Participant Name KYLE KYLIE	Participant Address 1414 Kokomo Lane St Paul, MN 55101 USA	Social Security Number 123456789
Date of Birth 05/04/1988	Date of Hire 06/01/2022	Status 30-Term & Awaiting Payment
Termination Date 06/13/2025	Termination Reason Retirement	
Mandatory Roth Catchup Indicator Yes		

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## Support Team Contact Information

**MSRS Payroll Support**

**Phone: 651.284.7729**

**Email: [payroll.support@msrs.us](mailto:payroll.support@msrs.us)**