

T R C O :

W R ?

Are you eligible to make Roth IRA contributions because of high income? ¹

Would you like to make Roth contributions greater than the Roth IRA limit?

Do you feel confident your retirement income needs are met and want to leave a potential tax-free legacy?

Would you like to help protect your retirement assets from potential tax consequences?

Are you just starting out and in a lower tax bracket?

| C R : | R : |
|---|--|
| Are not eligible to make Roth IRA contributions because of high income | The Roth option does not have adjusted gross income limits. |
| Would like to make Roth contributions greater than the Roth IRA limit | Contribution limits are higher than those of the Roth IRA, allowing you to maximize your after-tax retirement savings. |
| Feel confident your retirement income needs are met and want to leave a potential tax-free legacy | Assets may be passed along to your beneficiaries, income tax free. |
| Would like to help protect your retirement assets from potential tax consequences | Having both pretax and after-tax assets in retirement accounts may provide a hedge against the uncertainty of future tax rates. |
| Are just starting out and in a lower tax bracket | The earlier you start, the more time you give your money to work for you. Also, withdrawals from a Roth are typically tax free. ² |

I R ?

Are you currently contributing to a Roth IRA?

Do you expect your tax rate to be higher, lower, or the same as your current rate during retirement?

| I : | Y : |
|-------------------------------|---|
| Higher than your current rate | After-tax Roth contribution option. Since you already paid taxes on Roth contributions, qualified distributions are tax free. |
| Lower than your current rate | Pretax contribution option. While this money is taxable, you expect to benefit by being in a lower tax bracket during retirement. |
| Same as your current rate | Either or both. |

Note: Roth contributions are included in your maximum contribution limits, plus any catch-up limits, if applicable. Also, Roth 403(b) contributions are subject to required minimum distribution rules.

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