

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 ?

Is your current tax rate higher than, lower than, or the same as your expected tax rate in 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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