

Roth 403(b)

A Roth 403(b) may be an investment in flexibility



Want to boost your savings or reduce your taxable income in the future?

A Roth account offered through your employer's 403(b) program could be the solution you're looking for. Like a Roth IRA, a Roth 403(b) offers a way to set aside after-tax money and, after five years, make tax-free withdrawals of principal, interest and earnings if certain conditions are met. And you can:

- **Contribute** much more than to a Roth IRA (up to \$19,500 or 100% of includible compensation, whichever is less for 2020, plus \$6,500 more if you are age 50 or older)
- **Participate** without earnings limits
- **Take tax-free distributions** after the end of the five-year period beginning with the first year for which a Roth contribution was made to the plan, **and** in the event of any of the following:
 - Reaching age 59½
 - Death
 - Disability
- **Roll your Roth 403(b) account over** to other Roth accounts or Roth IRAs. [There must be a distribution event, since Roth 403(b) accounts are subject to the same rules that apply to pretax 403(b) plan contributions]

Your Future is Calling. Meet It with Confidence.

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