



free if distribution is no earlier than five years after

What is a Roth contribution option?

In the **Q M B O**, pretax contributions have the potential to accumulate tax deferred and withdrawals are taxable! With the Roth option, your after-tax contributions have the potential to accumulate tax free. Withdrawals after age 59½ are tax free if distribution is no earlier than five years after contributions were first made. These tax benefits are similar to a Roth IRA. Additionally, Roth contributions allow higher contribution limits than a Roth IRA.

Consider a Roth contribution if you:

Roth contribution benefits

In 20 , the contribution limit for a 403(b) account (\$) is higher than the limit for a Roth IRA (\$), letting you increase your after-tax retirement savings.

