

# The Roth 403(b)

You have another choice!

The Roth 403(b) is similar to the Traditional 403(b), but with a twist.

The primary difference between the Traditional and Roth 403(b) is the manner in which they are taxed: In a Roth 403(b), you contribute after-tax dollars now and receive tax-free\* dollars during retirement.

	Traditional	Roth
Contributions	Pretax	After-Tax
Distributions	Taxable	Tax-Free*
Limitations	Up to \$27,000 in 2015** (and indexed for inflation thereafter)	

\* If they are "Qualified Distributions."

\*\* Maximum contribution limit for either 403(b) or combined if contributions are made to both.

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Qualified Distributions from a Roth 403(b) are those that occur after the account has been open for five years and for which at least one of the following applies:

- Attainment of age 59½
- Death
- Disability

Income taxes may apply to nonqualified withdrawals, and restrictions/tax penalties may apply for early withdrawals. A Roth 403(b) account is subject to required minimum distributions after age 70½.



### Important facts about the Roth 403(b)

- Your employer may not offer it – additional requirements to establish and maintain a Roth 403(b) program will keep some employers from making it available.
- Roth 403(b) contributions must be kept in a separate account from any Traditional 403(b) contributions you have made.
- Unlike a Roth IRA, there are no income limitations restricting your ability to contribute to a Roth 403(b).

### Which to choose?

Your personal tax adviser and your Representative can help you choose the plan that's right for you. Factors to consider include your:

- Current income tax rate
- Anticipated future income tax rate
- Number of years until retirement

- Anticipated investment returns
- Other retirement assets

### Remember:

The Roth 403(b) option simply gives you another way to prepare for your retirement.

**This card must be accompanied or preceded by the Foresters Financial 403(b) brochure.**

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