

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 2021, 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.]

We see the future in you.™

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