

ROTH 403(B) PLANS ARE AVAILABLE IN YOUR DISTRICT!

▶ Compare your 403(b) options ◀

| | TRADITIONAL | ROTH |
|--|---|---|
| PRE-TAX CONTRIBUTIONS | Yes | No |
| TAXES DEFERRED UNTIL 59.5 | Contributions and earnings | Taxes paid on contributions. Earnings grow tax deferred |
| TAXES TO BE PAID AT WITHDRAWAL | All withdrawals subject to regular income tax | No taxes due at distribution if 59.5 and have had account 5 yrs or more |
| WIDE CHOICE OF INVESTMENTS | Yes | Yes |
| PENALTY IF WITHDRAWN BEFORE 59.5 | 10% | 10% |
| ROLLOVER TO AN IRA IF CHANGING EMPLOYERS | Yes, to a traditional IRA | Yes, to a Roth IRA |

To discuss how a Roth 403(b) can work for you, contact one of your Employer's approved Roth 403(b) vendors by visiting TSA Consulting Group at www.tsacg.com



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