



ROTH OR TAX-SHELTERED:



Which contribution is right for you?

Global workers serving overseas are not eligible to make Roth or Traditional IRA contributions when all their taxable income is excluded due to the foreign earned income exclusion. However, that doesn't mean you can't maximize your tax status while serving overseas. Roth and tax-sheltered contributions are still allowed in your employer's 403(b) or 401(k) retirement plan through GuideStone®! But, how do you know which option is right or you?

1	
Your contributions will be:	
ROTH 	 TAX-SHELTERED
After-tax	Pre-tax, lowering your current taxable income
2	
When retired, your distributions will be:	
Tax-free ¹	Taxable
3	
You can contribute up to ^{2,3} :	
\$23,500 annually if under age 50 \$31,000 if age 50+*	
*Employees turning age 60-63 in 2025 may contribute up to \$34,750	
4	
You're required to begin taking distributions:	
Required minimum distributions are not required for Roth account	At age 73, unless you're still working for the sponsoring employer
5	
This option might be right for you if:	
All or most of your income is excluded from U.S. taxation due to the foreign earned income exclusion You are in a lower current tax bracket and expect to be in a higher tax bracket in retirement with a desire to take tax-free withdrawals	You are serving in the U.S. or on stateside assignment for an extended period of time and need to decrease your overall current taxation You serve in a location that taxes your U.S. wages and you want to reduce your current taxable income as much as possible

Talk to your **benefits office** to get started or make changes today!

¹Roth distributions are not taxable if the account has been held for five years and the participant is over age 59½, deceased or disabled.
²This information applies to tax-sheltered contributions and Roth elective deferrals within an employer-sponsored retirement plan. Not all plans offer the Roth options. See your employer for details.
³Annual contribution limits apply to tax-sheltered, Roth or a combination of the two. Numbers quoted are for contributions made during 2025. Contribution limits are subject to change each year.
This information is provided for educational purposes only and should not be considered tax advice. We encourage you to consult a tax professional to discuss your unique situation.