



ROTH OR TAX-SHELTERED:

Which contribution is right for 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:	
You expect to be in a higher tax bracket during retirement	You expect to be in a lower tax bracket during retirement
You can afford less take-home pay now, in exchange for tax-free distributions in retirement	You currently need as much take-home pay as possible, even if it means paying taxes on distributions in retirement

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. This should not be considered tax advice. You should consult a tax professional to discuss your unique situation.