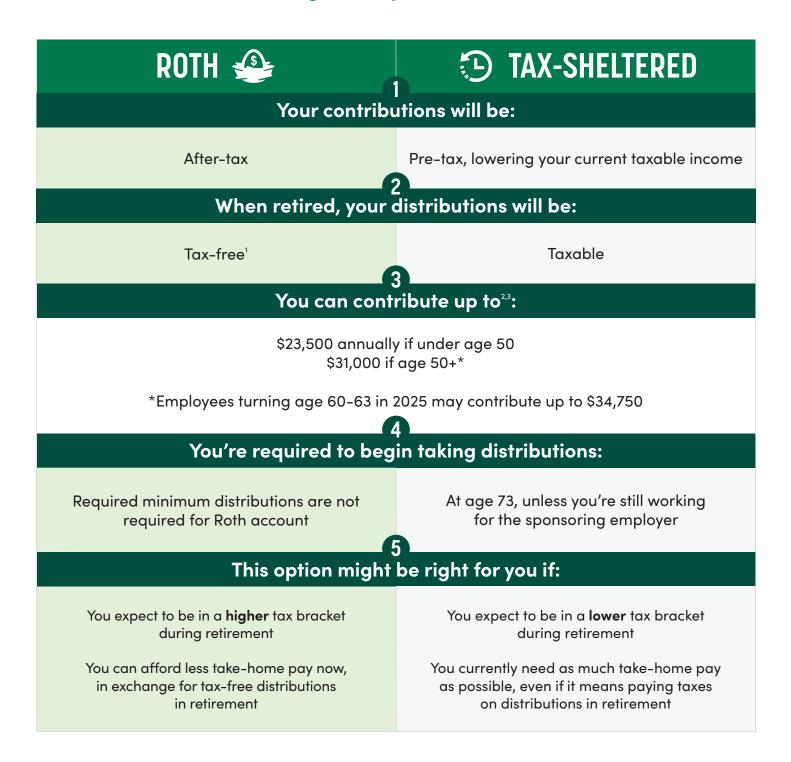
ROTH OR TAX-SHELTERED:

Which contribution is right for you?





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 59%, 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.