

Which Plan Is Right For You?

	Traditional 403(b)	Roth 403(b)	457 Deferred Compensation	Roth 457 Deferred Compensation
Contributions	Pre-Tax	After-Tax	Pre-Tax	After-Tax
Growth	Tax-Deferred	Tax-Free	Tax-Deferred	Tax-Free
Distributions	<ul style="list-style-type: none"> • Taxable • Available at retirement and age 59 ½ • Early withdrawals subject to 10% federal penalty 	<ul style="list-style-type: none"> • Tax-Free • Available at retirement and age 59 ½ • Early withdrawals subject to 10% federal penalty 	<ul style="list-style-type: none"> • Taxable • Available at separation of service • No age requirement • No 10% federal penalty on early withdrawals 	<ul style="list-style-type: none"> • Tax-Free • Available at separation of service • No age requirement • No 10% federal penalty on early withdrawals
Annual Maximum Contributions	<ul style="list-style-type: none"> • \$23,000 basic • \$7,500 extra if 50 years of age or over <p>Contributions do not offset 457 or Roth 457 contributions but offset maximum Roth 403(b) contributions</p>	<ul style="list-style-type: none"> • \$23,000 basic • \$7,500 extra if 50 years of age or over <p>Contributions do not offset 457 or Roth 457 contributions but offset maximum traditional 403(b) contributions</p>	<ul style="list-style-type: none"> • \$23,000 basic • \$7,500 extra if 50 years of age or over <p>Contributions do not offset 403(b) or Roth 403(b) contributions but offset maximum 457 contributions</p>	<ul style="list-style-type: none"> • \$23,000 basic • \$7,500 extra if 50 years of age or over <p>Contributions do not offset 403(b) or Roth 403(b) contributions but offset maximum 457 contributions</p>
Benefits	<ul style="list-style-type: none"> • Reduces taxable income • Provides tax-deferred income in retirement 	<ul style="list-style-type: none"> • Tax-free growth • Provides tax-free income in retirement 	<ul style="list-style-type: none"> • Reduces taxable income • Provides penalty-free tax-deferred income for those retiring before age 59½ 	<ul style="list-style-type: none"> • Tax-Free growth • Provides tax-free income in retirement

To start your retirement plan, contact:

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