



# New Choice, More Flexibility

Your retirement plan<sup>®</sup>  
has an exciting new feature —  
the **Roth contribution option.**

newkirk<sup>®</sup> proof

Roth contributions give you the choice of paying taxes on your retirement money now and receiving your retirement benefits tax free later.

## Traditional and Roth Contributions – A Comparison

<i>Benefit</i>	<i>Traditional</i>	<i>Roth</i>
Tax-deferred Contributions?	Yes	No
Tax-free Distributions?	No	Yes*
Maximum Total Annual Contribution to Plan? **	\$16,500 Your plan limit may be lower.	\$16,500 Your plan limit may be lower.
Catch-up Contributions? *** (Age 50 or older)	Yes; \$5,500 a year maximum	Yes; \$5,500 a year maximum

To find out more about the Roth option, contact your plan administrator.

\* Tax law requirements must be met.

\*\* Traditional and Roth contributions are combined in applying the maximum plan contribution limit.

\*\*\* Traditional and Roth catch-up contributions are combined in applying the maximum plan catch-up limit.

Note: Roth contributions are not the best option for everyone. Before deciding, talk to an advisor who can help you look at your personal situation and determine which option is best for you.