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Focusing Your Future

New Choice, More Flexibility
Roth 401(k)

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Your retirement plan has an exciting new feature — the Roth 401(k) contribution option.

Roth 401(k) contributions give you the choice of paying taxes on your retirement money now and receiving your retirement benefits tax free later.

| Traditional and Roth 401(k) Contributions – A Comparison | | |
|---|---|---|
| Benefit | Traditional | Roth |
| ■ Tax-deferred Contributions? | Yes | No |
| ■ Tax-free Distributions? | No | Yes* |
| ■ Maximum Total Annual Contribution to Plan? ** | \$16,500 (in 2009) Your plan limit may be lower. | \$16,500 (in 2009) Your plan limit may be lower. |
| ■ Catch-up Contributions? *** (Age 50 or older) | Yes; \$5,500 a year maximum (in 2009) | Yes; \$5,500 a year maximum (in 2009) |

To find out more about the Roth 401(k) option, contact your plan administrator.

* Tax law requirements must be met.
** Traditional and Roth 401(k) contributions are combined in applying the maximum plan contribution limit.
*** Traditional and Roth 401(k) catch-up contributions are combined in applying the maximum plan catch-up limit.

Note: Roth 401(k) 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.

