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Focusing Your Future

New Choice, More Flexibility Roth 401(k)



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 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 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 limit. The limit is periodically adjusted for inflation.

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.