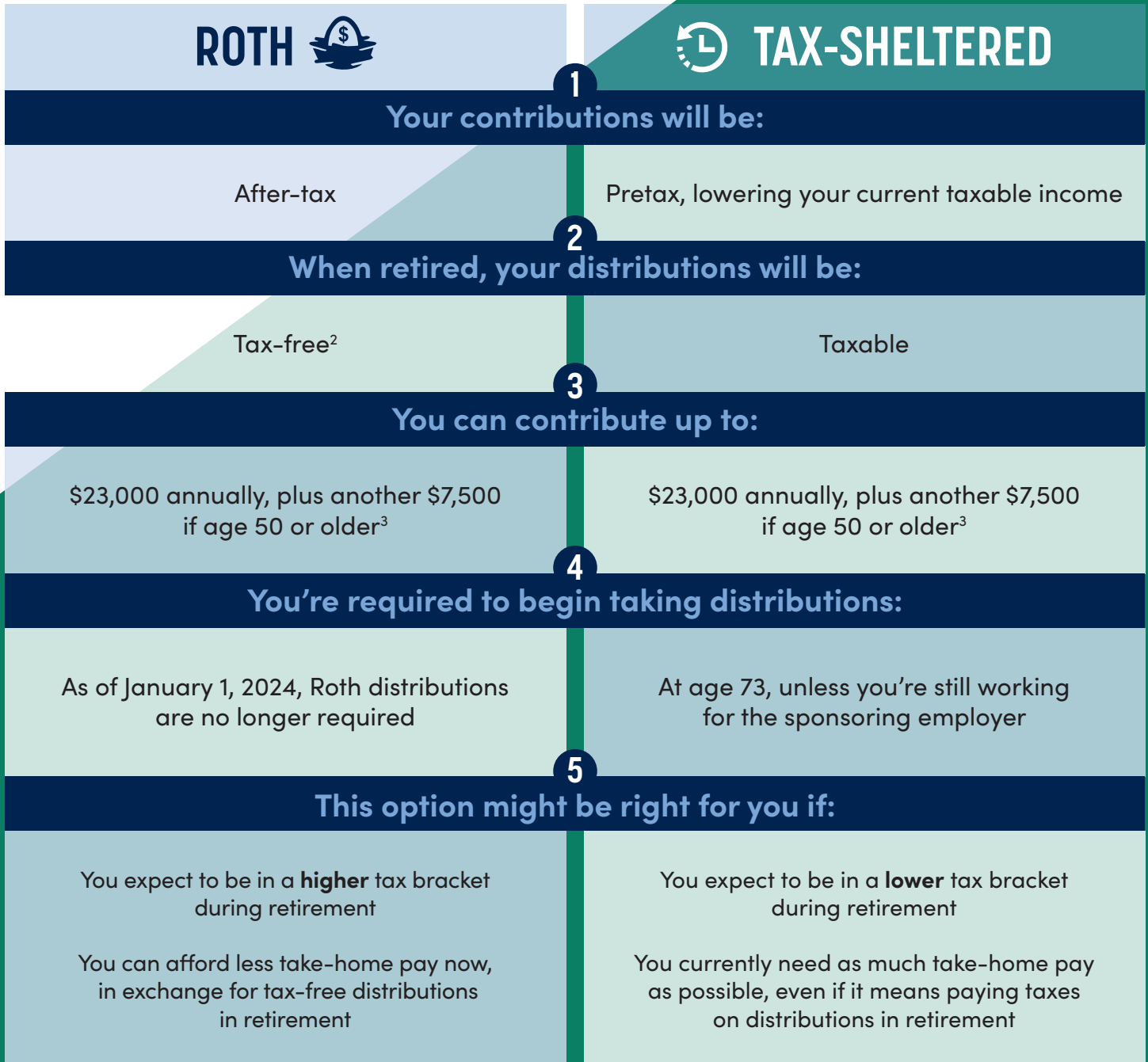


ROTH OR TAX-SHELTERED:

Which contribution is right for you?



¹This 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.

²Roth distributions are not taxable if the account has been held for five years and the participant is over age 59 ½, deceased or disabled.

³Annual contribution limits apply to tax-sheltered, Roth or a combination of the two. Numbers quoted are for contributions made during 2024. Contribution limits are subject to change each year.

This should not be considered tax advice. You should consult a tax professional to discuss your unique situation.

Talk to your **benefits office** to get started or make changes today!

