

ROTH 403(b)

Contributions to a Roth 403(b) account may offer significant retirement planning opportunities

SAVING : INVESTING : PLANNING

Want to boost your retirement savings or reduce your taxable income during retirement?

A Roth account offered through your employer's 403(b) program could be the solution you're looking for. Like a Roth IRA, a Roth 403(b) offers a way to set aside after-tax money and, when you retire, make tax-free withdrawals of principal, interest and earnings if certain conditions are met. And you can:

- > Contribute much more than to a Roth IRA (up to \$16,500 in 2009, plus \$5,500 more if you are age 50 or older)
- > Participate without earnings limits
- > Take tax-free distributions after you've had the account for five years and are age 59½ or more, or if the distribution occurs upon your death or disability
- > Roll your Roth 403(b) account over to other Roth accounts or Roth IRAs [There must be a distribution event, since Roth 403(b) accounts are subject to the same rules that apply to pretax 403(b) plan contributions]

Invest wisely

Supplement your retirement savings with a Roth account

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VALIC.com

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1-800-448-2542

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your local
financial advisor

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