

# How to plan for potentially tax-free retirement income

Consider whether Roth 457(b) contributions may be right for you.



Your 457(b) deferred compensation plan offers you three ways to contribute to your account: traditional pre-tax, Roth after-tax or a combination of both.

## Is a Roth 457(b) account right for you?

Only you can answer that question. But you may want to consider making Roth 457(b) contributions if you:

- Expect your income taxes or tax rates to be higher in retirement
- Are younger, with many years until your retirement
- Want to save many thousands more annually than a Roth IRA allows
- Are looking for a way to leave tax-free assets to heirs

You can determine the possible advantages of making after-tax contributions to your retirement account by using our Roth Analyzer, located in the Tools and Calculators section of the Plan website.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.



Scan this code to see if Roth Can Help



To schedule an individual appointment, scan this code with your smartphone Camera



Gregg Sperber RICP, CRC

sperbg1@nationwide.com

Retirement Resource Group  
1-888-501-5272

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