

# 457 Plan Roth Assets



## Add Roth assets now for tax-free income later.\*

Here are three steps to take:

### 1. Review all your retirement assets to figure out how your distributions will be taxed.

You're more likely to benefit from adding Roth assets if you're in a lower tax bracket now and a higher one later when you begin withdrawing your savings.

But future life changes and tax rules are full of uncertainty. Roth assets can help you diversify your taxes like you diversify your investments. When you take withdrawals, you can pull from different sources, including tax-free Roth assets, based on what makes the most sense tax-wise in a given year.

### 2. Explore Roth contributions and whether to add Roth assets to your 457 plan or a Roth IRA.\*\*

It's not all or nothing. You can make both pre-tax and Roth contributions to your 457 plan. You may be able to add Roth assets to your 457 plan and an IRA. To view a detailed comparison, visit [www.missionsq.org/rothanalyzer](http://www.missionsq.org/rothanalyzer).

### 3. Take action if Roth makes sense for you.

To begin making Roth contributions, complete the Contribution Change Form at [www.missionsq.org/457boost](http://www.missionsq.org/457boost).

\*Applies to qualifying distributions of Roth assets only. Otherwise, ordinary income and penalty taxes may apply.

\*\*Consider consulting a tax professional for advice specific to your tax situation.

**For more information, contact your MissionSquare Retirement representative.**