

403(b) Roth

A 403(b) Roth may be an investment in flexibility

Want to boost your savings or reduce your taxable income in the future?

A Roth account offered through your employer's 403(b) program could be the solution you're looking for. Like a Roth IRA, a 403(b) Roth offers a way to set aside after-tax money and, after five years, 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 \$19,000 or 100% of includible compensation, whichever is less for 2019, plus \$6,000 more if you are age 50 or older)
- **Participate** without earnings limits
- **Take tax-free distributions** after the end of the five-year period beginning with the first year for which a Roth contribution was made to the plan, **and** in the event of any of the following:
 - Reaching age 59½
 - Death
 - Disability
- **Roll your 403(b) Roth account over** to other Roth accounts or Roth IRAs. [There must be a distribution event, since 403(b) Roth accounts are subject to the same rules that apply to pretax 403(b) plan contributions]

Your Future is Calling. Meet It with Confidence.

CLICK VALIC.com **CALL 1-800-426-3753** **VISIT your financial advisor**

Tommy Heidt, Financial Advisor
770-280-5493, tommy.heidt@aig.com

Matt Wilbur, Financial Advisor
706-201-5677, matthew.wilbur@aig.com

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