

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 \$18,000 or 100% of includible compensation, whichever is less for 2017, 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

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