

ROTH

VALIC®

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 \$18,000 or 100% of includible compensation, whichever is less for 2016, 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 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.]

Real strategies

Supplement your retirement savings with a Roth account

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1-800-426-3753

VISIT
your VALIC
financial advisor

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