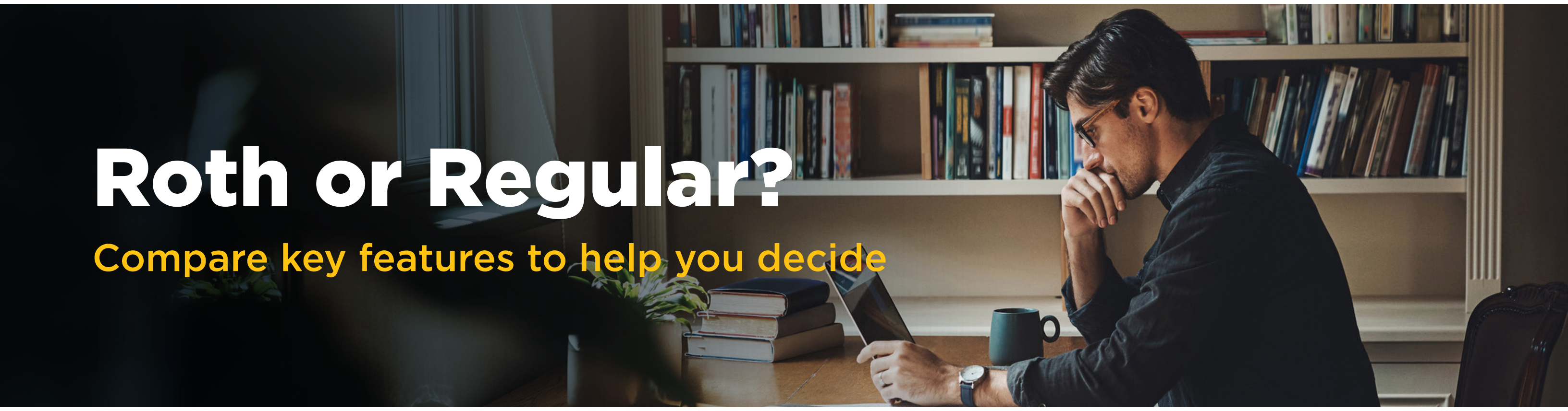

Roth or Regular?

Compare key features to help you decide

Your retirement plan offers investment flexibility that allows you to make pre-tax and/or Roth after-tax contributions. Compare these key features to help you make the decision that best meets your needs:

ROTH 401(k)	401(k)
Contributions	
Contributions are made with after-tax dollars.	Contributions are made with pre-tax dollars.
2026 Contribution Limits	
$24,500 ($32,500 if age 50 or older; $35,750 if age 60-63)* You can contribute to both accounts in the same year, as long as you keep your total contributions under the cap. Please note that starting in 2026, if you made $150,000+ in the previous calendar year of 2025 in wages, any catch-up contribution you wish to make must be designated as a Roth catch-up contribution. This mandate is part of the SECURE Act 2.0 provisions.	
Taxation	
You pay taxes on the money before it goes into your account but you don't pay taxes on the money (including any earnings) when you withdraw it in retirement. In addition: • The Roth 401(k) account must have been held for at least five years. • The withdrawal must have occurred when you reach at least age 59½.	You don't pay taxes on the money before it goes into your account but you pay taxes on the money (including any earnings) when you withdraw it in retirement.

* IRS: "401(k) limit increases to $24,500 for 2026, IRA limit increases to $7,500" (https://tinyurl.com/2r3c6azn)

ROTH 401(k)	401(k)
Required Minimum Distributions (RMDs)**	
No	RMDs must begin at age 73
Employer Matching	
If available	
Portability	
Upon leaving your job, you can roll your Roth 401(k) into another employer's Roth 401(k) or a Roth IRA	Upon leaving your job, you can roll your pre-tax 401(k) into another employer's plan or an IRA

An Opportunity For Diversification

Because no one knows what the tax rates will be in the future, many people choose to diversify their contributions between the pre-tax and Roth option. The following hypothetical illustration shows how different tax rate trends can affect pre-tax vs. Roth withdrawals during retirement:

	$400/month Pre-tax contribution	**$300/month*** Roth after-tax contribution *(*Equivalent to $400 in pretax money*)
Tax Rate at Retirement	**Monthly After-Tax Retirement Withdrawals**	
Increases 5%	$3,280	$3,514
Stays the same	$3,514	$3,514
Decreases 5%	$3,749	$3,514

Assumes a 40-year accumulation period and a base tax rate of 25%.

For more information on your plan contribution options, check with your Plan Administrator or Benefits Representative.

** IRS: "Retirement plan and IRA required minimum distributions FAQs" (https://tinyurl.com/53fswbvn)

Sources: Bankrate.com: "Roth 401(k) vs. 401(k): Which one is better for you?" (January 12, 2024).

All hypothetical examples assume an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including a potential 10% penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market.

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