TruStage™

Roth vs. traditional retirement savings

You can make traditional pre-tax contributions, after-tax Roth contributions, or a combination of the two.

How do you know if Roth is right for you?

Roth	Traditional
You pay income taxes on your contributions now.	You get an immediate tax break on your contributions and you only pay income taxes on your contributions when you withdraw them.
You don't pay any taxes on your current earnings as your Roth account grows.	You don't pay any current taxes on the earnings as your traditional account grows.
Your Roth account earnings may be distributed tax-free when you take them out if: • You've held your account for at least five years • You're at least age 59½	Earnings on your traditional contributions are always taxable.
If you anticipate being in a higher tax bracket after you retire, the tax-free treatment of your Roth earnings may be more beneficial.	If you anticipate being in a lower tax bracket when you retire, the immediate tax break of a traditional contribution may be more beneficial.
If you have a long timeline to retirement, that extra time to accumulate earnings could potentially increase the value of the tax-free treatment of your Roth withdrawals.	

When you consider a combination of Roth and traditional retirement plans, you get:



- A valuable tax break while you're still working (traditional)
- Flexibility to choose which account to draw from, depending on your taxable situation



Our story

TruStage is built on the belief that a brighter financial future should be accessible to everyone. That's why we offer insurance, investment and technology solutions that help more people confidently make financial decisions that work for them. Our focus is on creating a more equitable society and financial system.

Questions? Contact your financial professional or call 800.999.8786

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TRS-1021372.12-0725-0827 © TruStage

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