



SHOULD YOU TAKE THE ROTH ROUTE?

Tax-free has a nice ring to it when saving for retirement. That's why your [Retirement Plan Name] offers a Roth option in addition to traditional pretax contributions.

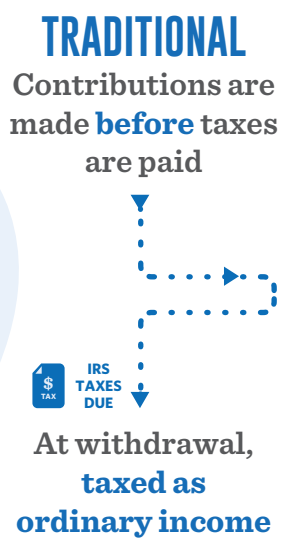
WHAT IS ROTH?

Roth contributions are made with after-tax earnings and can potentially benefit from investment growth. But unlike traditional pretax contributions, future withdrawals are tax-free if taken after age 59½ and it's been at least five years since your initial Roth contribution.

BENEFITS OF ROTH MAY INCLUDE:

- **Tax diversification.** If you expect to have a higher effective tax rate in retirement, consider paying taxes now.
- **Any investment growth is tax-free.** Qualified withdrawals are not subject to taxes in retirement.

TRADITIONAL VS. ROTH — WHAT'S THE DIFFERENCE?



YOUR RETIREMENT ACCOUNT



HOW MUCH CAN I CONTRIBUTE?

You may contribute up to the IRS annual limit [(\$23,500 in 2025)] to your retirement plan. This limit includes traditional and Roth contributions, or a combination of both. Also, if you're age 50-59 or 64+ in [2025] and your plan allows, you can make an additional [\$7,500] in "catch-up" contributions. If you're age 60-63 in [2025] and your plan allows, you can make an additional [\$11,250] in catch-up contributions.

A GLIMPSE INTO THE FUTURE

Julie and Jill are 65 years old and both retire with \$500,000 in their accounts. Julie funded her account with pretax dollars, while Jill made after-tax Roth contributions. Both held the accounts for 30 years.

In the first year of retirement, both take \$25,000 in withdrawals and are taxed at 25%. Here's a look at how the money is taxed.

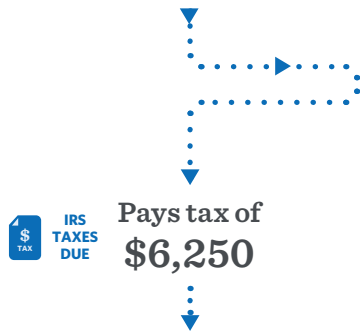


Account balances at retirement: \$500,000
Withdrawals in first year of retirement: \$25,000
Both have a tax rate of 25%



Julie funded account with
TRADITIONAL
 pretax dollars

Jill funded account with
ROTH
 after tax-dollars



Jill's net income is more since she already paid taxes on Roth contributions.

TAKE ACTION



START MAKING ROTH CONTRIBUTIONS
 Log in to your account at transamerica.com/portal/prevea and click **Contributions > View or Update Contributions** from the overview page.



TALK TO A PRO!
 Meet with your retirement planning consultant to discuss if Roth is right for you.



LOG IN TO YOUR ACCOUNT
 Scan the code.



SCHEDULE FROM YOUR PHONE
 To make an appointment, scan the code.

* A qualified distribution from your Roth account occurs at least five years after you made your first Roth contribution to the plan and after you attain at least age 59½ (or upon your disability or death).

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