



457(b)

Roth 457(b)

401(k)


Roth 401(k)

403(b)



MSRP is the only provider to offer **401(k)s** and **Roth** to University System of Maryland!

Pair a **457(b)** with a **401(k)/403(b)** to double the amount you can contribute each year!

	Maximum deferral limit ¹	Deferral limit plus Age 50 Catch-up ¹	Special 457(b) Catch-up deferral limit ¹
	Less than age 50 this year ²	At least age 50 this year ²	Three years until you retire ³
457(b), Roth 457(b)	\$18,500	\$24,500	\$37,000
401(k), Roth 401(k) 403(b)²	\$18,500	\$24,500	\$24,500 ⁴
TOTAL	\$37,000	\$49,000	\$61,500

¹ Source: IRS.gov

² Individuals participating in both the 401(k) and 403(b) plans, combined annual contributions to the plans may not exceed \$18,500.

³ Must have under-utilized contributions from previous participation years

⁴ Special 457(b) Catch-up does not apply. Use age 50 Catch-up instead.

Choose a **Roth** account and after 5 consecutive contribution years, eligible distributions are tax-free!⁵

Roth is NOT an IRA ⁶	Roth has NO \$5,500 contribution limit	Roth has NO income limit	Roth has NO pension-covered disqualifier
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⁵ Withdrawals are tax free if the withdrawal is made 5 or more years after January 1st of the first year that a Roth deferral was made, and the withdrawal is made on account of the participant's death, disability or attainment of age 59½. Distributions made prior to these requirements being met are non-qualified distributions. Neither Team MSRP nor their representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

⁶ Roth 457(b) and Roth 401(k) are subject to the same contribution limits and eligibility requirements as pre-tax 457(b) and 401(k) accounts. You may not change any portion of a Roth account to a pre-tax account. The Roth designation is irrevocable.

Investing involves risk including possible loss of principal.

Information provided by your Retirement Specialist is for educational use only.

NRM-3028MD-MD.6 (01/18)

Monthly One-on-One Consultation

with Savanna Rath, CFP

Wednesday, June 13 from 9:30 - 2:30

By appointment only

HR, 5th Floor of Admin Building

Register online at:

<http://umbc.myretirementappt.com/>

for more information visit **www.MarylandDC.com**



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