

Roth 403(b)

A Roth 403(b) may be an investment in flexibility.



Want to boost your savings or reduce your taxable income in the future?

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, after five years, 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 \$19,500 or 100% of includible compensation, whichever is less for 2021, plus \$6,500 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.]

We see the future in you.™

CLICK aig.com/RetirementServices CALL 1-800-426-3753 VISIT your financial professional

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA.

AIG Retirement Services represents AIG member companies — The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

