



Provide the options your participants need to choose the best route for their retirement assets.

In keeping with our *On Your Side™* commitment, we've enhanced our record-keeping system capabilities to support designated Roth contributions to your 457(b) plan.

What is Roth 457(b)?

The Small Business Jobs Act of 2010 permits governmental 457(b) plans to adopt provisions to establish Roth elective deferral accounts that accept after-tax contributions.

Features of a Roth 457(b) include:

- After-tax contributions
- Potentially tax-free withdrawals of contributions and earnings
- No income limits on contributions, unlike a Roth IRA
- May include rollovers from another plan's Roth account

Participants may want to consider Roth 457(b) contributions if they:

- Expect to be in a higher tax bracket during retirement
- Want to take advantage of potentially tax-free withdrawals
- Are unable to contribute to a Roth IRA because of their income level

To offer a Roth 457(b), you must:

- Amend your plan document
- Modify your payroll process to uniquely identify Roth payroll contributions

The Nationwide Roth Analyzer tool helps participants decide if Roth contributions are right for them and will be available on your plan website.