

Pretax vs. Roth 457(b) Contributions

Feature	Pretax 457(b) Account	Designated Roth 457(b) Account
Contributions	Traditional pretax employee elective contributions are made with pretax dollars	Designated Roth employee elective contributions are made with after-tax dollars
Income Limits	No income limitation to participate	
Maximum Elective Contributions	<p style="text-align: center;">Combined* employee elective contributions limited to \$19,000 in 2019 (\$25,000 for employees 50 or over).</p> <p style="text-align: center;"><small>*This limit is by individual, rather than by plan. Although permissible to split the annual employee elective contribution between designated Roth contribution and traditional pretax contributions, the combination cannot exceed the deferral limit - \$19,000 in 2019 (\$25,000 if over the age of 50).</small></p>	
Taxation of Withdrawals	Withdrawals of contributions and earnings are subject to federal and most state income taxes.	Withdrawals of contributions and earnings are not taxed provided that they are a <u>qualified distribution.</u>
Distribution Restrictions	Distributions are available due to death, disability, loans, and separation from service.	

