Should You Consider a Roth Feature?

Your personal situation, current tax rate and expectations of your future tax rate should guide your choice. With a Roth, you'll pay income tax on your contributions and enjoy tax-free distributions in retirement. That can make it a good option over a traditional plan if you expect your tax rate to be higher when you retire.

As you use the charts below to help weigh your options, consider whether it makes more sense for you to pay taxes now or later. Be sure to carefully evaluate your individual tax situation, which may require the assistance of a qualified tax or financial advisor.

Assumption	Strategy	Best Option
Tax rate will be lower in retirement	Pay taxes later	Traditional, pre-tax plan
Tax rate will be higher in retirement	Pay taxes now	Roth plan
Tax rate will be the same	Pay taxes now or later	Both options produce same benefit

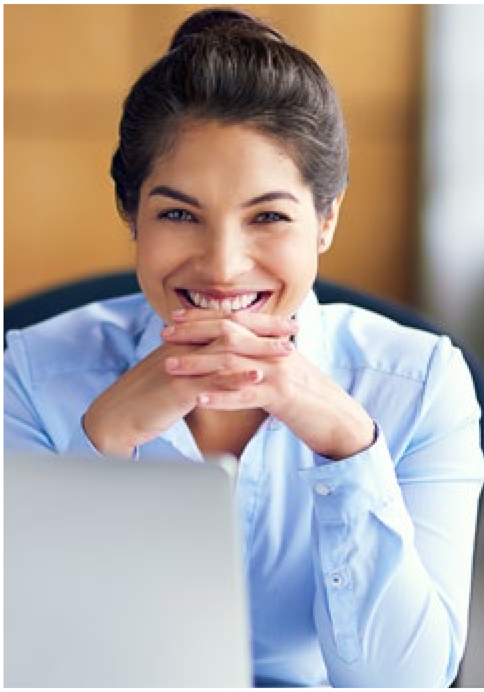
Comparing Options

	Traditional Option (pre-tax)	Roth Option (after tax)
2021 contribution limits	$19,500 (combined with any Roth contribution)	$19,500 (combined with any traditional, pre-tax contribution)
2021 catch-up limit (age 50 or older)	$6,500 (combined with any Roth contribution)	$6,500 (combined with any traditional, pre-tax contribution)
Employer match	May be provided	May be provided
Taxation at distribution	On contributions and earnings	No federal taxes on qualified distributions[1]
Required distributions	Age 72 or retirement, whichever comes later[2]	Age 72 or retirement, whichever comes later[2]

1 A distribution is qualified if it has been at least five years since the first contribution and the participant is at least 59½, disabled or deceased.

2 If the retirement plan account is an IRA or the account owner is a 5 percent owner of the business sponsoring the retirement plan, the required minimum distributions (RMDs) must begin once the account holder is age 72, regardless of whether he or she is retired. If the account is a Roth IRA, there is no RMD at the age of 72.

Employers and plan participants should contact their own legal or tax advisors to learn more about the rules that may affect their situations.



Employers and plan participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for the individual mutual funds and each available investment option in the group annuity contain this and other important information. Prospectuses may be obtained by calling 877.805.1127. Please read the prospectus carefully before investing. Investments are subject to market risk and fluctuate in value.

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