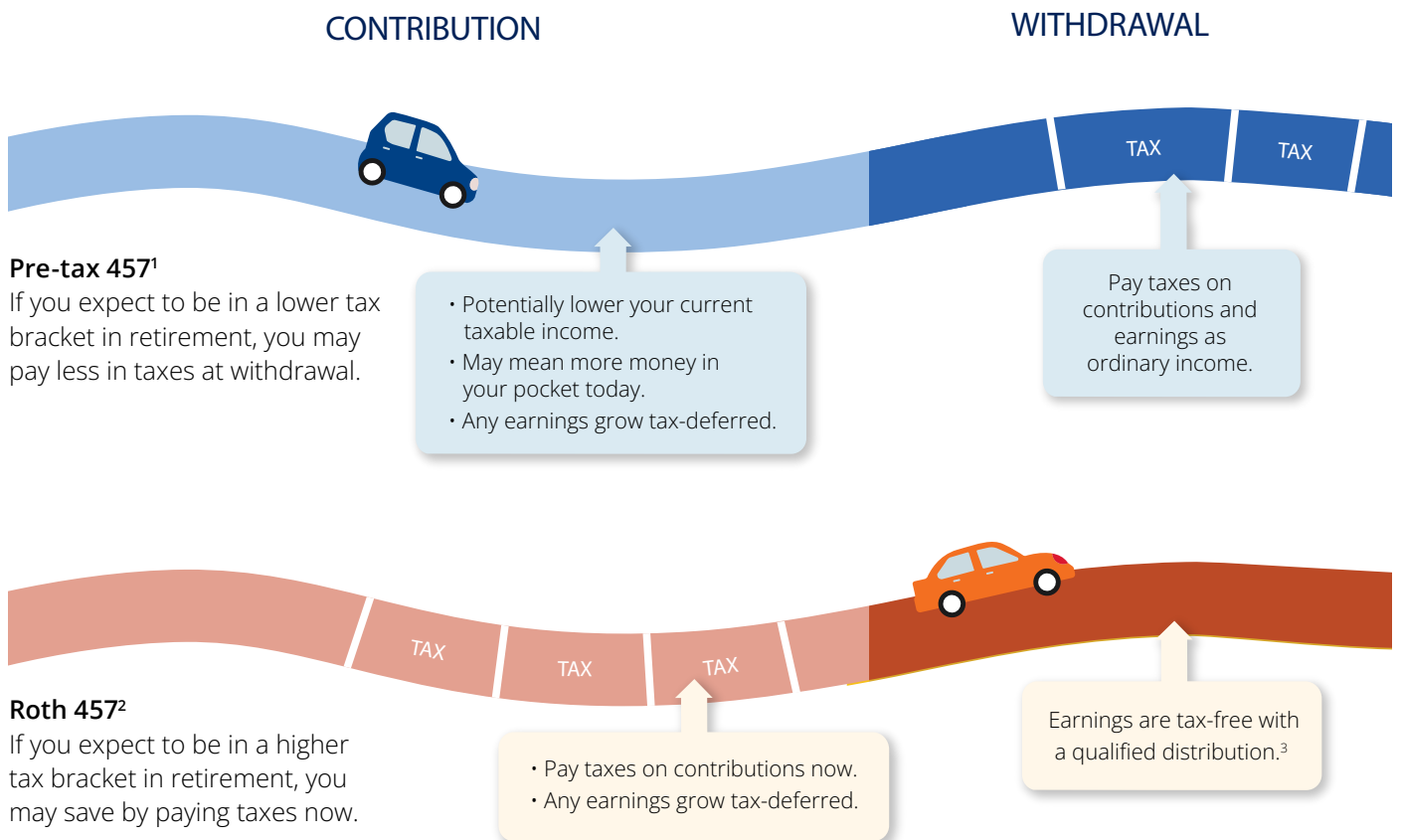


# PRE-TAX OR ROTH: WHICH ROAD TO TAKE?

You have a choice on how you make voluntary contributions to your Pathfinder plan. Before you determine which road or combination of roads may be right for you, you'll need to consider a few important factors, including when you want to pay taxes. Let's take a closer look.



► Learn more at [opers.ok.gov/pathfinder-roth](https://opers.ok.gov/pathfinder-roth)



## What to know before you hit the road

	Pre-tax contributions	Roth contributions
Is my contribution taxable in the year I make it?		●
Is my contribution taxed when distributed?	●	
Are potential earnings on my contributions taxed when distributed?	●	No, provided that it is a qualified distribution. <sup>3</sup>
Can I contribute to both Roth and pre-tax plans?	●	●
If I change jobs, can I roll over my account?	●	●
	<p>Yes, to an eligible employer plan (if the plan allows it) or to an IRA. Governmental 457 funds rolled into another type of plan or account may become subject to the 10% early withdrawal penalty if taken before age 59½.</p> <p>Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.<sup>4</sup></p>	
If I experience a financial hardship, can I make a withdrawal?	●	●
	Qualifying hardship withdrawals are allowed in the 457 plans only.	Not required.
Do I have to take a minimum distribution at age 73?	●	●
	Once you reach age 73, you are generally required to begin taking minimum distributions. <sup>5</sup>	
What is the maximum amount I can contribute?	<p>You may contribute up to the IRS limit each year. Check <a href="https://www.irs.gov">irs.gov</a> for the limits.</p> <p>IRS limits apply to total combined contributions to both pre-tax 457 and Roth 457.</p>	

1 Contributions are made prior to tax withholding.

2 Contributions are made after tax withholding.

3 Subject to requirements: Roth contributions must be in your account for at least five years and the money withdrawn after you have reached age 59½, died, or been disabled. If a distribution is not qualified, the earnings are taxed as ordinary income and may be subject to early withdrawal penalties.

4 Eligible employer plans include qualified plans (e.g., 401(k), governmental 457(b), and 403(b) plans). Roth contributions can only be rolled over to another designated Roth account or to a Roth IRA.

5 If you are still employed with the employer who sponsors the plan or are less than a 5% owner of the business sponsoring the plan, you may not be required to take a minimum distribution. The IRS generally requires you to start taking minimum distributions at age 73.

Investing involves risk, including possible loss of principal.

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