

Fidelity Workplace Consulting

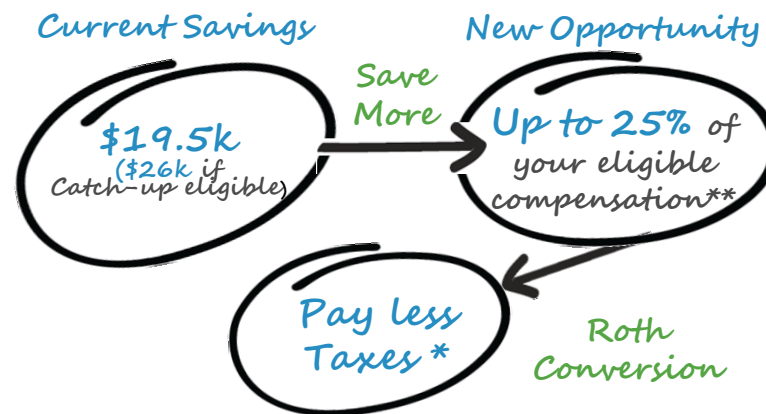
After-Tax Contributions with Roth In-Plan Conversions

Additional tax-effective savings strategy

Key Benefits:

- Opportunities to add additional retirement income
- More tax-effective than other supplemental savings vehicles
- No added expenses or fees for plan participants

For employees who hit pre-tax contribution limits, you can now save additional assets "somewhere"



For illustrative purposes only.

How It Works:

Two different methods to optimize retirement income:

- Contribute *new* after-tax dollars and convert them to Roth.
- Convert *existing* after-tax dollars to Roth via IRA roll-out or in-plan conversion
- New IRS rules provide tax advantaged Roth conversions

* A Roth conversion is federally tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

** All retirement savings must fit under the \$58k (\$64.5k if catch-up eligible) annual limits as required by the IRS

For more information: visit [FidelityWorkplace.com](https://www.fidelity.com/workplace) or contact us at FidelityWorkplaceConsulting@fmr.com.