



# Have you heard?

You have a **NEW** way to save for retirement!

Now you can make Roth contributions to the St. Johns County Board of County Commissioners 457(b) Plan. With Roth, you invest after-tax dollars today to secure a source of potentially tax-free income when you retire. You can withdraw your Roth contributions and earnings without paying taxes when you terminate employment as long as you meet two additional requirements:<sup>1</sup>

- 1** Your Roth account has been open for at least five years (five-year clock begins with your first contribution)
- +**
- 2** You're at least age 59½ when you withdraw the money (or the withdrawal is due to death or total disability)

**How to elect Roth contributions**

Log in to your account online at [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement) or call the Customer Contact Center at 800-234-3500, Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern.

## Roth vs. Pretax

You now have two different ways to invest in the plan — and you're free to mix and match your contributions as you see fit, subject to plan and IRS limits.

	<b>NEW!</b>	
	Pretax contributions	Roth contributions
Your payroll contributions	Pretax dollars	After-tax dollars
Reduces current taxable income	Yes	No
<b>Are eligible for company match</b>	<b>Yes</b>	<b>Yes</b>
Employee contributions: Are taxable at distribution	Yes	No
Employer contributions: Are taxable at distribution	Yes	Yes
Earnings: Are taxable at distribution	Yes	No*

<sup>1</sup> Earnings are not taxable as long as you meet the qualified distribution criteria described above. If your distribution does not meet these requirements, any earnings will be subject to income tax, and withdrawals made before age 59½ may be subject to an additional 10% early withdrawal penalty.

## We're here to help!

Schedule a one-on-one meeting with your retirement consultant, **Madalys Rosario**, at [LincolnFinancial.com/STJCSchedule](http://LincolnFinancial.com/STJCSchedule), **407-371-1514**, or [LincolnFinancial.com/MadalysSchedule](http://LincolnFinancial.com/MadalysSchedule).

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Madalys Rosario is a registered representative of LFA.

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