

Introducing Roth 403B



Effective January 1, 2026, we are adding Roth 403B to our retirement plan. The addition of Roth 403B allows you the choice to make contributions to one or both of the following options.

Current Traditional 403B

Traditional 403B contributions are not subject to federal income taxes at the time they are deducted from your paycheck. Traditional 403B contributions offer the benefit of lower current taxable income. When you receive a distribution from your traditional 403B contribution account, all monies (contributions and investment gains) are subject to federal income tax.

New Roth 403B

Roth 403B contributions are taxed before they are deposited into the Plan. They do not lower your current taxable income. The benefit of making Roth 403B contributions is realized when you receive a distribution from your Roth 403B account. If certain conditions are met, neither your contributions nor your investment gains will be subject to federal income tax. The distribution you take will provide tax free income.

Summary of Federal Tax Treatment

	TRADITIONAL 403B	ROTH 403B
Contributions When Deducted from Paycheck	Pre-Tax	After-Tax
Contributions When Distributed to You	Taxable	Tax-free
Investment Gains When Distributed to You	Taxable	Tax-free*

*Provided your Roth 403B Contribution Account has been in existence for 5 years AND your distribution occurs after age 59½, disability, or death.

As a general guide, Roth 403B contributions are beneficial to individuals who believe that their federal income tax rate will be higher in retirement than it is today. You should consult with your professional tax adviser to decide what option would be best for you.

Contribute Today



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If you would like your Roth 403B contributions to start with your first pay of 2026, log in to your account between **December 16th** and **December 30th** to make your Roth contribution election.



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