



ING KNOWS THE WAY.

IS ROTH RIGHT FOR YOU AND YOUR EMPLOYEES?

Now's the time of year when our (and our employees') minds turn to taxes... what better time of the year to investigate how new Roth provisions might fit in with your overall 403(b) or 401(k) plan offerings?

Essentially, a Roth provision allows post-tax contributions to a 403(b) or 401(k) program. As with their predecessor cousin, the Roth IRA, qualified distributions from Roth 403(b) and Roth 401(k) will be free of federal income tax for the employee.

Never before has saving for retirement been as important as it is now for your employees, and Roth may offer you a new opportunity to help your employees. Adding a Roth element to your plan is certainly an option, but Plan Sponsors will want to carefully consider how this capability affects their overall plan design strategy.

Is it another valuable option for your employees... or more likely to confuse them if they are already overwhelmed by participation and investment decisions?

ING is ready and available to help you investigate whether *Roth is Right* for your organization, your plan and your employees. Your ING Representative or local office has a wealth of knowledge, tools and materials to help you explore the implications of this new development on the landscape of Defined Contribution plans, including:

FOR YOU:

- Setting up a Roth 403(b) – A checklist for public schools and not for profit entities
- The Roth 401(k) – Made easier
- Roth 403(b) – A new savings opportunity
- Roth 401(k) Checklist
- Roth 401(k) Fact sheet
- Roth 403(b) Fact sheet

FOR YOUR EMPLOYEES:

- Your 403(b) – Made better
- Your 401(k) – Made better
- Roth 403(b) – A new savings opportunity
- Roth contribution comparison calculator
- Clear, comprehensive enrollment education and communication

Contact us today... or at any time... if you are interested in pursuing more information about Roth 401(k) or Roth 403(b) possibilities!