



**TRADITIONAL/Pre-tax  
VS  
ROTH**

**Which contribution is right for you?**  
Applies to both the 401(k) and 403(b) plans at Hendrick

	<b>Traditional/Pre-tax</b>	<b>ROTH</b>
<b>Contributions</b>	Pre-Tax Lowers your taxable income in the current year	After Tax
<b>Distributions in retirement</b>	Taxable	Tax-free, including earnings <sup>1</sup>
<b>Contribution Limits</b>	\$24,500 Additional \$8,000 if age 50-59 or 64+ Additional \$11,250 if age 60-63  <i>Employees who earned \$150,000 * at Hendrick in 2025 must have catch-up contributions as Roth</i>	\$24,500 Additional \$8,000 if age 50-59 or 64+ Additional \$11,250 if age 60-63
<b>Required Distribution</b>	Age 73, unless working for the sponsoring employer	
<b>This option might be right for you if:</b>	You expect to be in a lower tax bracket during retirement.  You currently need as much take-home pay as possible, even if it means paying taxes on distributions in retirement.	You expect to be in a higher tax bracket during retirement.

**Learn more by contacting Fidelity, call 1-800-343-0860 or schedule an appointment with your Workplace Financial Consultant, [fidelity.com/schedule](https://fidelity.com/schedule).**

*Investing involves risk, including risk of loss.*

1. A distribution from a Roth 401(k)/403(b) is 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.

2. Tax-deferred earnings and taxable contributions will be taxed at the time of withdrawal at the federal income tax rate in effect at the time. **Past performance is no guarantee of future results.**

3. \*Index annually

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