



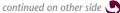
## Looking for a new way to save for retirement?

Your employer now offers the PERAPlus 401(k)/457 Roth option. You can choose to make contributions on a tax-paid basis to the Roth account, on a pre-tax basis to the traditional PERAPlus Plan account, or a combination of the two. Your choice should depend upon what is best for your personal circumstances and savings objectives.

> The following chart will help you evaluate the differences between the traditional PERAPlus 401(k) Plan and the PERAPlus 401(k) with the Roth option.

PERAPLUS.	Traditional PERAPlus 401(k) Plan  PERAPlus 401(k) ROTH OPTION	
	Traditional PERAPlus 401(k) Plan	PERAPlus 401(k) ROTH OPTION
Minimum Contribution	No minimum	
Maximum Contribution	\$19,500	
Catch-Up for Participants Age 50 or Older	Participants age 50 or older may make additional contributions of \$6,500	
Contributions	Employee makes elective deferral on pre-tax basis	Employee makes elective deferral on a tax-paid basis
Matching Contributions	Allowed	An employer can match PERAPlus 401(k) Roth employee contributions, but this match will be made on a pre-tax basis
Investment Earnings	Tax-deferred earnings	Tax-free earnings at distribution if qualified distribution rules are met
Tax-Free Qualified Distributions	Not available. Distributions generally taxed as ordinary income	If five-year holding period satisfied and distribution due to:  • Attainment of age 59½  • Disability  • Death
Qualifying Events That Allow You to Take a Distribution	Retirement, termination from employment, disability, attainment of age $59\frac{1}{2}$ , or financial hardship (may be subject to a 10 percent early withdrawal penalty)	
Penalty on Early Withdrawals Before Age 59½ (Termination From Employment)	Yes, there is a 10 percent IRS penalty on taxable amounts unless directly rolled over to another account or if you separate from service in the year you turn age 55 or older	
Required Minimum Distribution	Yes	
Rollovers Out	Rollover of eligible amounts to 401(a), 401(k), 403(b), governmental 457(b), traditional IRA, or Roth IRA	Rollover of eligible amounts to a Roth IRA, Roth account in a 401(k), Roth account in a 403(b), or a Roth account in a governmental 457(b)
Rollovers In	Accepts pre-tax rollovers from a 401(a), 401(k), 403(b), governmental 457(b), and IRA	Accepts Roth rollovers from 401(k), 403(b), and governmental 457(b)
Purchase PERA Service Credit	Yes	No
Loans	Available by logging on to your account at www.copera.org or by calling 1-800-759-7372 and selecting the PERAPlus option	
Administrative Plan Fees	\$1.00 per month plus 0.03 percent on each PERAdvantage fund (fees vary)	
Commissions, Loads, Withdrawal, or Payout Fees	None	
In-Plan Conversions	Available to convert pre-tax amounts to Roth (will be taxable in the year converted)	Not Applicable

These materials are not intended to be used to avoid tax penalties, and were prepared to support the promotion or marketing of the matter addressed in this document. The taxpayer should seek advice from an independent tax professional.





The following chart will help you evaluate the differences between the traditional PERAPlus 457 Plan and the PERAPlus 457 with the Roth option.

PERAPLUS.	Traditional PERAPlus 457 Plan	PERAPlus 457 ROTH OPTION
Minimum Contribution		nimum
Maximum Contribution	\$19,500	
Catch-Up for Participants Age 50 or Older	Participants age 50 or older may make additional contributions of \$6,500	
Additional Catch-Up Provision	For the three consecutive years prior to your normal retirement age, you may be able to contribute up to twice the available limit if you under-contributed in prior years	
Contributions	Employee makes elective deferral on pre-tax basis	Employee makes elective deferral on a tax-paid basis
Matching Contributions	Allowed	An employer can match PERAPlus 457 Roth employee contributions, but this match will be made on a pre-tax basis
Investment Earnings	Tax-deferred earnings	Tax-free earnings at distribution if qualified distribution rules are met
Tax-Free Qualified Distributions	Not available. Distributions generally taxed as ordinary income	If five-year holding period satisfied and distribution due to:  • Attainment of age 59½  • Disability  • Death
Qualifying Events That Allow You to Take a Distribution	Retirement, termination from employment, disability, attainment of age 70½ while employed, or unforeseeable emergency	
Penalty on Early Withdrawals Before Age 59½ (Termination From Employment)	No	
Required Minimum Distribution	Yes	
Rollovers Out	Rollover of eligible amounts to 401(a), 401(k), 403(b), governmental 457(b), or IRA	Rollover of eligible amounts to a Roth account in a 401(k), Roth account in a 403(b), Roth account in a governmental 457(b), or Roth IRA
Rollovers In	Accepts pre-tax rollovers from a 401(a), 401(k), 403(b), governmental 457(b), and IRA	Accepts Roth rollovers from 401(k), 403(b), and governmental 457(b)
Purchase PERA Service Credit	Yes	No
Loans	Available by logging on to your account at www.copera.org or by calling 1-800-759-7372 and selecting the PERAPlus option	
Administrative Plan Fees	\$1.00 per month plus 0.03 percent on each PERAdvantage fund (fees vary)	
Commissions, Loads, Withdrawal, or Payout Fees	None	
In-Plan Conversions	Available to convert pre-tax amounts to Roth (will be taxable in the year converted)	Not Applicable

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