### Roth 403b TSA vs. Roth IRA

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<th>Traditional 403(b)</th>
<th>Roth 403(b)</th>
<th>Roth IRA</th>
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| **Eligibility**                | All Employees      | All Employees | • If filing status is single or head-of-household, AGI must not be more than $118,000 (2017)  
  • If filing status is married filing jointly, combined AGI must not be more than $186,000 (2017)  
  • Eligibility limits based on income |
| **2017 Contribution Limits**   | $18,000, plus up to $3,000 under the 15-year catch-up, plus $6,000 if age 50+ | $18,000, plus up to $3,000* under the 15-year catch-up, plus $6,000 if age 50+ | $5,500, plus $1,000 if age 50+ |
| **Tax-Free Qualified Distribution** | Not available. All distributions are taxed as ordinary income. | If the following criteria are met: 5 year holding period and distribution due to:  
  • Attainment of age 59 ½  
  • Disability  
  • Death | If the following criteria are met: 5 year holding period and distribution due to:  
  • Attainment of age 59 ½  
  • Disability  
  • Death  
  • Certain first-time home purchase |
| **Distributions Permitted**    | • Age 59 ½  
  • Death  
  • Disability  
  • Financial Hardship  
  • Separation from service | • Age 59 ½  
  • Death  
  • Disability  
  • Financial Hardship  
  • Separation from service | At any time (no restrictions apply) |
| **Internal Revenue Service 10% Premature Distribution Penalty Tax** | Applicable to all amounts distributed prior to age 59 1/2, unless an exception applies. | Applicable to earnings distributed prior to age 59 1/2, unless an exception applies. | Applicable to earnings distributed prior to age 59 1/2, unless an exception applies. |
| **Loan Availability**          | Yes, if offered by vendor | Yes, if offered by vendor | No |
| **Required Minimum Distribution** | Yes | Yes | No, during owner’s lifetime |

*Roth contributions can impact amounts available under the 15-year-catch up. Contact your benefits office for available limits.

**Note that distributions from the Roth 403(b) and Roth IRA are subject to taxation on the portion attributable to earnings if made before Qualified Distribution provisions are satisfied.*