

Retirement Plan Questionnaire

Your employer wants to know if you would be interested in adding a “Roth” feature to your retirement program. This feature would allow you to make deferral contributions from *after-tax* monies, but would allow the money in your account to grow tax-free. That means, at retirement, you won’t pay taxes on these deferrals or the investment earnings.

You don’t have to commit to making Roth contributions right now. Just answer the questions below to help us decide if this plan feature is right for the company.

Important Facts About the Roth 401(k)/403(b) Feature

You can change your election throughout the plan year (according to plan provisions).

Your contributions are 100% vested, just like traditional pre-tax elective deferrals.

The total amount you can contribute each year will remain the same.

You would still be eligible for any employer matching and/or forfeiture contributions.

You can still take advantage of catch-up contributions if you make Roth deferrals.

The effect on net pay will be different since traditional deferrals are made on a pre-tax basis (but are taxed later) and Roth deferrals are made on an after-tax basis (but aren’t taxed later).

If you are currently taxed at a very low rate, then the taxes on your Roth deferrals will be minimized, especially when compared to your potential future tax rate at retirement.

If you have a long time until retirement, contributing to an account that will grow tax-free might be a good idea.

Unlike typical Roth IRAs, anyone can make Roth deferrals—there is no AGI limit.

You can’t convert your current deferral account into a Roth deferral account.

The Roth 401(k) balance can be rolled over.

Circle **Y** (yes) or **N** (no) to answer the questions below.

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| Y | N | 1. I have more than 20 years until retirement. |
| Y | N | 2. I expect to be in a higher income tax bracket at retirement. |
| Y | N | 3. I think the government will increase tax rates in the near future to help cover budget deficits and pay for Social Security and Medicare. |
| Y | N | 4. I am currently making pre-tax deferrals to my retirement plan. |
| Y | N | 5. I don’t plan on making withdrawals from my retirement plan until retirement. |
| Y | N | 6. I would be willing to pay taxes on my deferrals now so that I wouldn’t have to pay any taxes on them (or on the investment earnings) later. |
| Y | N | 7. I would contribute to a Roth IRA but can’t because I exceed the income limits. |
| Y | N | 8. Based on the information I have been given, I might be interested in making Roth contributions. |

**Thank you for responding to this confidential survey.
Please return this form directly to your employer.**

