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To: [ARCHNEWSFACSTAFF@LISTSERV.UGA.EDU](mailto:ARCHNEWSFACSTAFF@LISTSERV.UGA.EDU)

Subject: Roth 457(b) available effective July 1

To: UGA Faculty/Staff

From: Human Resources

UGA is pleased to announce the availability of the Roth 457(b) effective July 1, 2011. Beginning with August payroll, participants will be allowed to direct their 457(b) contributions to either the traditional pre-tax account or the Roth post-tax account. The Roth account provides the option of having current contributions taxed now instead of having withdrawals taxed at retirement.

Participant advantages of the Roth 457(b) plan:

- Distributions are tax-free, provided certain requirements are met
- Unlike the Roth IRA, there are no income limits for participation
- Contribution and catch-up limits are higher than those of a Roth IRA
- If they qualify, employees may also contribute to a Roth IRA

If you would like more information on the Roth 457(b) plan, or if you have questions, please contact Jason Parker or Travis Jackson in Human Resources at (706) 542-2222 or email [benefits@uga.edu](mailto:benefits@uga.edu).