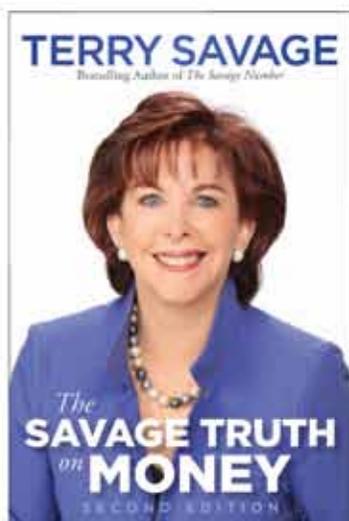


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**For questions or help registering, please contact TJ Land
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Hoosier S.T.A.R.T. Plan Roth Feature

Available July 1, 2011

What is the 457 Roth feature?

The 457 Roth feature allows you to contribute to your Hoosier S.T.A.R.T. 457 Plan with after-tax dollars. No taxes are owed or withheld from your Roth contributions or their earnings when you take a distribution, as long as you hold the Roth account for five taxable years and have a qualifying distribution. You can designate all or a portion of your 457 Plan contributions to the Roth feature.

How do I know which option is right for me?

The Roth feature allows you to pay taxes on your contributions when they are contributed. The 457 Roth essentially “locks in” today’s tax rates on all contributions. If you expect to be in a higher tax bracket when you retire, then Roth contributions may also make sense.

How much can I contribute to my Roth account?

You may contribute a maximum of \$16,500 to your 457 Plan account. That includes both before- and after-tax contributions. Employees 50 years of age or older may contribute up to \$22,000. Participants may be able to utilize the Special 457(b) Catch-up and contribute up to \$33,000 in the three years prior to normal retirement age, if eligible.¹

Are there additional administrative fees to participate in the Roth feature?

No. You only pay one administrative fee to participate in the Hoosier S.T.A.R.T. Program. Below is the fee structure:

Account Balance	Annual fee amount as percent of balance	Annual fee as dollar amount
\$0–\$90,000	0.26%	Capped at \$234
\$90,001 and above	0% (0.26% for the first \$90,000)	

Examples:

Fred has \$10,000 in the traditional before-tax 457 Plan and \$10,000 in the after-tax Roth 457. His total annual administrative fee is 0.26% of \$20,000. He pays \$52 for both his before- and after-tax assets.

Sarah has \$50,000 in the traditional before-tax 457 Plan and \$50,000 in the after-tax Roth 457. Her total annual administrative fee is 0.26% of \$90,000. She pays \$234 for both her before- and after-tax assets.

Hoosier S.T.A.R.T. 457 Plan

Before-tax contributions

Roth after-tax contributions

How are the fees displayed on my statement?

The fees are displayed in two sections:

1. Account Summary by Contribution Source
2. Transaction Detail

Can I roll over other Roth accounts to my Hoosier S.T.A.R.T. 457 Roth account?

Yes, the Hoosier S.T.A.R.T. 457 accepts rollovers from other designated Roth 401(k), Roth 457 or Roth 403(b) plans.

Can I leave my money in my Hoosier S.T.A.R.T. Roth?

Yes, until you reach age 70½ when you must begin to take your Required Minimum Distribution (RMD). The tax code requires that you begin taking an RMD, unless you are still working for a participating agency.

Can I withdraw my Roth money without a distribution event?

No, you must have a distribution event to withdraw your Roth contributions and earnings. Under the 457 Plan, these events include reaching age 70½, separating from service, dying, or becoming disabled.

When can I take my Roth money out of my 457 Plan without incurring taxes?

After you have a distribution event (as described above), you can receive a tax-free distribution of your Roth contributions and any earnings if you have held the account for at least five taxable years and the distribution is:

- Made on or after the date you attain age 59½,
- Made after your death, or
- Attributable to your being disabled.

If you take a distribution of your Roth contributions before you’ve met these conditions, any earnings on your Roth contributions are subject to ordinary income tax.² ■

If you have more questions or would like additional information about the Roth feature, please contact Hoosier S.T.A.R.T. at (877) SAV-N-RET (728-6738), option 2, to speak to an Education Counselor.

Representatives of GWFS Equities, Inc. are not registered investment advisers, and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

1 Contribution limits subject to increase annually according to the IRS. Age 50+ Catch-up and Special 457(b) Catch-up can not be used in the same calendar year.

2 A 10% early distribution penalty may apply.

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