

## Ventura County 401(k) Plan



### Another way to help build your retirement savings

When it comes to your Ventura County 401(k) Plan, there are many ways to save. One of those options is now **Roth contributions**, which allow you to contribute after-tax dollars to the plan now and then make tax-free withdrawals when you retire.\*

#### How do Roth contributions compare with traditional, pretax contributions?

*Just as with a traditional, pretax contributions:*

- You elect how much of your salary you wish to contribute.
- Your contributions cannot exceed IRS annual limits.
- Your contribution is based on your eligible compensation.

*Unlike traditional, pretax contributions, Roth contributions:*

- Allow you to withdraw your money tax free during retirement.\*
- Require you to make after-tax contributions now.

#### For more information on this contribution option:

- [Review this article](#)
- [Watch a brief video](#)
- [Model the impact of Roth contributions](#)

Interested in finding out whether Roth contributions might make sense for you? Call 800-343-0860, or [schedule a complimentary consultation](#) with Tia Scott, our dedicated Fidelity Workplace Financial Consultant. We'll work with you to evaluate all your options and help you create a retirement savings strategy that's right for your needs.



Investing involves risk, including risk of loss.

\*A distribution from a Roth 401(k) is tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

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