

SHOULD I INVEST PRE-TAX DOLLARS INTO MY 403(B)?



Which contribution type is the best option for you?

Pre-Tax vs. Roth

- The pre-tax route allows you to take money from your salary and put it towards your retirement before taxes are taken from your paycheck. Pre-Tax is ideal for someone who needs immediate tax savings now.
- Roth 403(b) and Roth IRAs are the exact opposite. There is no tax break today, but all earnings and growth are tax free at retirement.

There is no right or wrong answer as every family's financial situation is different. For further guidance consult with your financial advisor or call TDS.

*For more information or to learn more about Roth options, contact a TDS Representative today!
Call us at (866)-446-1072.*