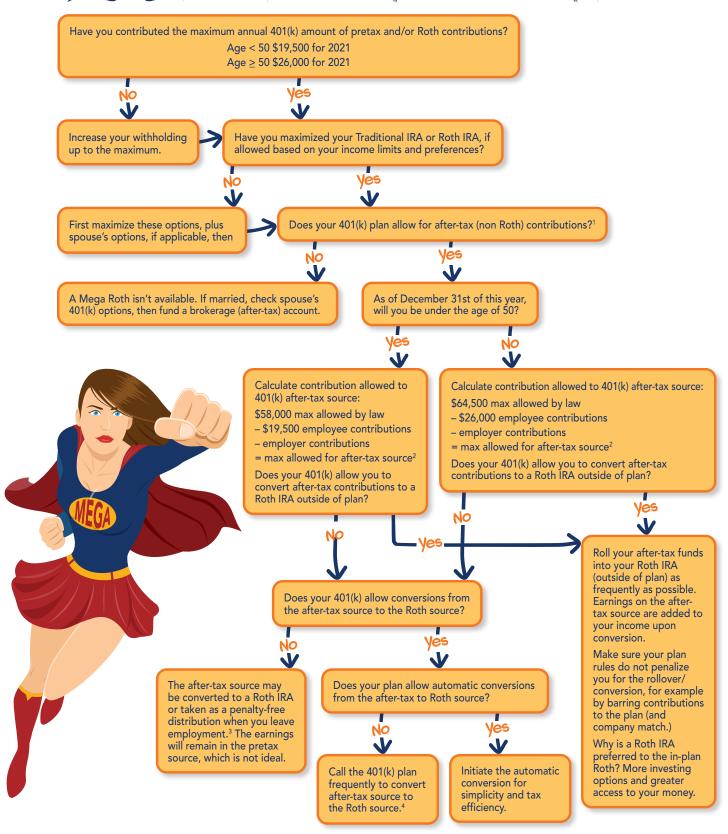
## 401(K) MEGA ROTH FLOWCHART



<sup>1</sup>See questions to ask 401(k) provider to determine if the Mega Roth is available.

<sup>&</sup>lt;sup>2</sup>Some plans will cap the amount you may contribute, usually a percentage of your pay. This may limit your after-tax contributions.

<sup>&</sup>lt;sup>3</sup>Some plans allow participants to rollover at a specific age, e.g. 59½. Make sure plan doesn't penalize you for doing so prior to initiating the rollover. Penalties could result in suspension of contribution or company match, depending on plan rules.

<sup>&</sup>lt;sup>4</sup>Any earnings in the after-tax source are added to your ordinary income in the year of conversion. Frequent conversions could minimize your tax liability.