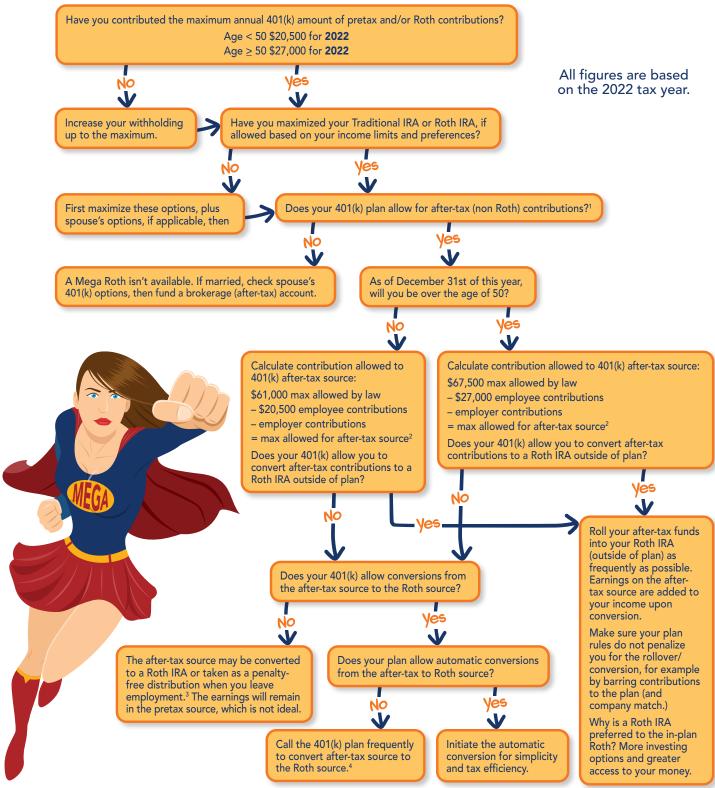
401(K) MEGA ROTH FLOWCHART



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

²Some plans will cap the amount you may contribute, usually a percentage of your pay. This may limit your after-tax contributions.

³Some 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.

⁴Any earnings in the after-tax source are added to your ordinary income in the year of conversion. Frequent conversions could minimize your tax liability. *Reach out to add your firms' branching to this flowchart.