

Comparing Accounts

Feature	Roth account within a 401(k) plan	Roth IRA
Administration	Employer-administered through payroll deductions	A self-directed individual retirement account
Contribution limits (2008)	\$15,500 with an annual \$5,000 in "catch-up" contributions allowed for those reaching age 50 or older in tax year 2008	\$4,000 with an additional \$1,000 in "catch-up" allowed for those reaching age 50 or older in tax year 2008
Contribution limits (2009)	May be increased annually in \$500 increments for inflation. Contribution limits for tax year 2009 to be determined by the IRS in the fourth quarter 2008	\$5,000 with an additional \$1,000 in "catch-up" contributions allowed for those reaching age 50 or older in tax year 2009
Income limits for Contributions (2008)	None	To make the full contribution in tax year 2008, joint filers must have modified adjusted gross income (MAGI) of up to \$159,000 (\$101,000 for single filers); partial contributions are permitted for joint filers with MAGI below \$169,000 (\$116,000 for single filers)
Matching Contributions	Depending upon your employer's plan some or all of your contributions may be eligible for employer matching funds	No matching
Required minimum Distributions (RMDs)	Must begin at age 70 1/2	None

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 EVP, CORPORATE CONSULTING

Newton One Advisors
 131 Continental Drive
 Suite 206
 Newark, DE 19713

Phone: 302-731-1326
 Fax: 302-455-9089
 E-mail:
epressler@newtononeadvisors.com