



## CONTROL:

Taxable & tax-free accounts, other than the Roth 401(k), do not have distribution requirements, allowing you to control when & how much you take.

## FLEXIBILITY:

Life events are likely to change your savings and taxation needs in the future. Diversifying your savings among these different tax treatments will give you greater flexibility as life events occur.

## ASSETS MAY LAST LONGER:

By having a tax-diversified nest egg in retirement, your assets may last longer. Being able to choose which assets are used to create your income could allow you to pay less in taxes and keep more of your savings.

\*Tax-free if certain conditions are met: A five-year account aging requirement and attaining age 59½, becoming disabled, using up to \$10,000 to buy a first home, or upon death.