



Members may elect to make 403(b) contributions to the TDRA on a pre-tax or after-tax (Roth) basis. This flexibility gives members increased opportunity to diversify their retirement savings. This chart provides a comparison between:

- pre-tax contributions and Roth 403(b) contributions to the TDRA, and
- Roth 403(b) contributions to the TDRA and contributions to a Pension Fund Roth IRA.

	<b>TDRA PRE-TAX</b>	<b>ROTH 403(b)</b>	<b>ROTH IRA</b>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>All employees of a participating employer, unless in a classification designated as ineligible by their employer</li> <li>Self-employed ministers</li> </ul>	<ul style="list-style-type: none"> <li>All employees of a participating employer, unless in a classification designated as ineligible by their employer</li> <li>Self-employed ministers</li> </ul>	<ul style="list-style-type: none"> <li>All employees of an employer eligible to participate in the Pension Plan or TDRA and their spouses</li> <li>Self-employed ministers</li> <li>Former employees and their spouses, and surviving spouses, but only for limited rollover purposes</li> </ul>
<b>Maximum Annual Contribution</b>	<p>For 2026, <b>\$24,500 (\$32,500</b> if you reach age 50 or older during the year, except <b>\$35,750</b> if you reach age 60 through 63 during the year).</p> <p>TDRA pre-tax and Roth 403(b) contributions are aggregated under this limit, along with any pre-tax Member Dues to the Pension Plan.</p>	<p>For 2026, <b>\$24,500 (\$32,500</b> if you reach age 50 or older during the year, except <b>\$35,750</b> if you reach age 60 through 63 during the year).</p> <p>TDRA pre-tax and Roth 403(b) contributions are aggregated under this limit, along with any pre-tax Member Dues to the Pension Plan.</p>	<p>For 2026, <b>\$7,500 (\$8,600</b> if you reach age 50 or older during the year).</p> <p>All Roth IRA contributions and Traditional IRA contributions are aggregated under this limit.</p>
<b>Is the Contribution Limit Reduced Based on My Income?</b>	<b>No.</b>	<b>No.</b>	<b>Yes.</b> The ability to contribute to a Roth IRA phases out (is reduced) for higher income earners. For 2026, you are not eligible to contribute to a Roth IRA if your modified adjusted gross income equals or exceeds \$168,000 (filing single) or \$252,000 (married filing jointly).
<b>Are My Contributions Excluded from Tax?</b>	<b>Yes.</b> You will <u>not</u> pay income tax on pre-tax contributions when made to the TDRA, but you will pay FICA (pre-tax contributions are excluded from SECA for ministers).	<b>No.</b> You will pay income tax on Roth 403(b) contributions when made to the TDRA, as well as FICA/SECA tax.	<b>No.</b> Your contributions to the Roth IRA are made with after-tax amounts which are not deductible.
<b>How Do I Make Contributions?</b>	<p>Complete and submit a <i>Salary Contribution Agreement</i> to make pre-tax contributions to the TDRA.</p> <p>Your employer will reduce your salary in accordance with your <i>Agreement</i> and remit that amount directly to the TDRA.</p>	<p>Complete and submit a <i>Salary Contribution Agreement</i> to make Roth 403(b) contributions to the TDRA.</p> <p>Your employer will reduce your salary in accordance with your <i>Agreement</i> and remit that amount directly to the TDRA.</p>	<p>Complete and submit a <i>Roth IRA Contribution Remittance Form</i> to make one-time or recurring contributions to your Roth IRA.</p> <p>You will remit contributions directly to Pension Fund by check or ACH debit (required for recurring payments).</p>

	<b>TDRA PRE-TAX</b>	<b>ROTH 403(b)</b>	<b>ROTH IRA</b>
<b>By When Must I Make Contributions?</b>	Contributions for the calendar year must be made from compensation paid during the year (by December 31).	Contributions for the calendar year must be made from compensation paid during the year (by December 31).	Contributions for the calendar year are due by the tax filing deadline for the year, without extensions (usually April 15 of following year).
<b>What Funds Can I Rollover Into the Account?</b>	<ul style="list-style-type: none"> <li>Traditional IRA (taxable amounts only)</li> <li>Pre-tax 403(b) account</li> <li>Pre-tax 401(k) account</li> <li>Pre-tax 401(a) account</li> <li>Pre-tax 457(b) account (governmental only)</li> </ul>	<ul style="list-style-type: none"> <li>Roth 403(b) account</li> <li>Roth 401(k) account</li> <li>Roth 457(b) account (governmental only)</li> </ul>	<ul style="list-style-type: none"> <li>Traditional or Roth IRA</li> <li>403(b) account</li> <li>401(k) account</li> <li>401(a) account</li> <li>457(b) account (governmental only)</li> </ul>
<b>Can I Convert My Existing TDRA to a Roth account?</b>	N/A	<p><b>Yes.</b> An in-plan Roth rollover is permitted to convert your existing TDRA accounts to a Roth account within the Plan. This is a taxable event. An in-plan Roth rollover is permitted even if you are not otherwise eligible to take a distribution from the TDRA.</p> <p>Upon distribution, you must satisfy a 5-year recapture period that applies separately to each conversion to avoid a 10% early distribution tax on the converted amount, unless an exception applies.</p>	<p><b>Yes.</b> You may convert an eligible rollover distribution you take from the TDRA to a Roth IRA. This is a taxable event. You may not convert your TDRA to a Roth IRA before you are eligible to take a distribution.</p> <p>Upon distribution, you must satisfy a 5-year recapture period that applies separately to each conversion to avoid a 10% early distribution tax on the converted amount, unless an exception applies.</p>
<b>How Are My Distributions Taxed?</b>	<p>Contributions and earnings are included in your taxable income upon distribution.</p> <p>A 10% early distribution tax may apply if you take a distribution before age 59½ unless an exception applies.</p>	<p>Contributions are <u>not</u> included in your taxable income upon distribution. Earnings on your contributions are <u>not</u> included in your taxable income if the distribution is qualified, which generally requires you to satisfy a 5-taxable-year period and be at least age 59 ½ or disabled.</p> <p>If the distribution is not qualified, a 10% early distribution tax may apply to earnings, unless an exception applies.</p>	<p>Contributions are <u>not</u> included in your taxable income upon distribution. Earnings on your contributions are <u>not</u> included in your taxable income if the distribution is qualified, which generally requires you to satisfy a 5-taxable-year period and be at least age 59 ½ or disabled.</p> <p>If the distribution is not qualified, a 10% early distribution tax may apply to earnings, unless an exception applies.</p>
<b>When May I Take a Distribution?</b>	<p>Distributions are restricted until the earlier of:</p> <ul style="list-style-type: none"> <li>Termination of employment</li> <li>Age 59 ½</li> <li>Disability</li> <li>Financial hardship</li> <li>Death</li> </ul>	<p>Distributions are restricted until the earlier of:</p> <ul style="list-style-type: none"> <li>Termination of employment</li> <li>Age 59 ½</li> <li>Disability</li> <li>Financial hardship</li> <li>Death</li> </ul>	You may take a distribution from your Roth IRA at any time.
<b>When Do I Have to Begin Taking Distributions?</b>	By April 1 of the calendar year following the year in which you reach age 73 (if you will turn 73 before 2033) or age 75 (if you will turn 73 after 2032).	You do not have to take distributions from your Roth 403(b) account during your lifetime.	You do not have to begin taking distributions during your lifetime if you are the original owner of the Roth IRA.