457(p) Plan
State of Illinois
403(b) and the
Retirement Plan
NIU Supplemental

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decision.

Tax Consultant can assist you with making your
own situation. A Certified Financial Advisor or a
the Roth 403(b) after-tax option depends on your
tax situation. A Certified Financial Advisor or a
tax situation. A Certified Financial Advisor or a

The decision to contributie to a pre-tax 403(b) and
don these Roth contributions.
earnings. Since you have already paid taxes
from the Roth after-tax will not be taxable.
the better choice. Your qualified distributions

• Al retirement if you expect to be in a higher
same from a tax perspective.
pre-tax or the Roth after-tax plan might be
tax bracket as your current income is currently the

• Al retirement if you expect to be in the same

Does the 403(b) option make sense for me?