



Compare your plan options

Take action for your future by understanding the differences between Roth 403(b), standard 403(b) and 457(b) plans. Then discuss which option is best for you with a Corebridge financial professional.

	403(b) plan		457(b) plan
	Roth after-tax account You get tax-free distributions, if all conditions are met.	Pretax account There are fewer in-service withdrawal restrictions in a 403(b) plan than in a 457(b) plan.	Pretax account You're not subject to the 10% federal early withdrawal tax penalty once you leave the employer.
Tax-deferred contributions	No	Yes	Yes
Contribution limit	Employee contribution limit: \$23,000 in 2024 Choose one or another, or split the \$23,000 between the Roth and the pretax account Employee/employer contribution limit: \$69,000 in 2024	Employee contribution limit: \$23,000 in 2024 Choose one or another, or split the \$23,000 between the Roth and the pretax account Employee/employer contribution limit: \$69,000 in 2024	Employee/employer contribution limit: \$23,000 in 2024
Catch-up contributions if permitted by the plan	\$3,000 if you have 15 or more years of service and have undercontributed in prior years, and \$7,500 in 2024 if you are age 50 or older. If eligible for both, you must exhaust the 15-year catch-up first	\$3,000 if you have 15 or more years of service and have undercontributed in prior years, and \$7,500 in 2024 if you are age 50 or older. If eligible for both, you must exhaust the 15-year catch-up first	\$23,000 in 2024 if you are within the last three tax years ending the year before the year you reach normal retirement age as specified under the plan and have undercontributed in prior years, or \$7,500 in 2024 if you are age 50 or older (governmental plans only). If eligible for both, you cannot combine the two catch-up amounts, but you may contribute up to the higher amount

Compare your plan options

	403(b) plan		457(b) plan
	Roth after-tax account You get tax-free distributions, if all conditions are met.	Pretax account There are fewer in-service withdrawal restrictions in a 403(b) plan than in a 457(b) plan.	Pretax account You're not subject to the 10% federal early withdrawal tax penalty once you leave the employer.
Taxed at withdrawal	Under current tax laws, earnings are excluded from gross income if the following conditions are met: Withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (1) after age 59½, or (2) disability, or (3) your death	Contributions and earnings are taxable when withdrawn	Contributions and earnings are taxable when withdrawn
Withdrawal restrictions	Earnings withdrawn not in accordance with "qualified distribution" rules above are taxable	Less stringent withdrawal restrictions (while you are employed) than those offered by a governmental 457(b) account A 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½	Not subject to the 10% federal early withdrawal tax penalty except on amounts rolled over from other non-457(b) eligible retirement plans



Scan with your mobile phone for up-to-date contribution limits.

corebridgefinancial.com/retire 1.800.448.2542

We're here to help you take **action**

You can reach out directly to your financial professional.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account

There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses contain important information, which can be obtained from your financial professional, at corebridgefinancial.com/retire or by calling 1.800.428.2542 and following the prompts.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Annuities are issued by **The Variable Annuity Life Insurance Company**, Houston, TX.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc.

Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies. Learn more about our affiliated companies: corebridgefinancial.com/names.