Roth—a fresh way to help grow your retirement savings

Roth contributions in your workplace retirement plan can be a powerful way to save for retirement.* And with the contribution limits for pre-tax and Roth 401(k) and 403(b) plans increasing to \$23,500 in 2025, there's even more opportunity for your potential earnings to grow tax free.

Age 50-59? For 2025, the catch-up contribution is an additional \$7,500 (or \$11,250 if age 60–63).



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See if a Roth may be right for you

Investing involves risk, including risk of loss.

*A distribution from a Roth 401(k) account is tax free and penalty free, provided the five year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death. Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation. Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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