



– Roth Account Information

Dear Valued Staff,

We have some exciting news to share! As of January 1, 2024, the YMCA Retirement Fund's 403(b) Savings Plan has expanded to include a new after-tax Roth Account.

The addition of the Roth Account to the 403(b) Savings Plan gives you flexibility to save in a way that works best for your unique retirement goals.

- The 403(b) Savings Plan is available to any employee of our Y, regardless of age, hours worked, total compensation, or years of service.
- You can save in the Tax-Deferred Account, the Roth Account, or both.
- Contributions are made via payroll deduction, and you can start, change, or stop them at any time.

Visit the Fund's website [here](#) and click on the "Resources" tab for more information about the new Roth Account. Download and fill out this [form](#) if you want to start saving in the new Roth Account or if you want to update your current elections. Once completed, bring it to Kathleen Herron in the Finance Office.

Rollovers: The expansion of the 403(b) Savings Plan also includes the addition of a Roth Rollover Account. You can now roll in money from qualified employer-sponsored Roth plans to this new account. Read more about Rollovers on the Fund's website [here](#).

For questions about the new Roth account offerings within the 403(b) Savings Plan, please contact the Fund's Customer Service Department via Live Chat at www.yretirement.org or at 800-RET-YMCA (800-738-9622), Mon-Fri, 9am-5pm ET.

Thank you,
Your YMCA Leadership Team