Werfen 401(k) Savings Plan

What to Know if You’re Thinking About an In-plan Roth Rollover

Your plan allows in-plan Roth rollovers of certain amounts, which may help you with your retirement planning.

Start my in-plan Roth rollover now

An in-plan Roth rollover lets you convert eligible non-Roth amounts (e.g., elective salary deferrals or matching contributions) to a Roth account inside your plan and apply Roth tax advantages to more of your plan savings.

A few things to keep in mind

- The amount eligible for an in-plan Roth rollover is any eligible vested plan balance, including earnings.
- Eligibility for withdrawal and the withdrawal amount vary depending on the specific rules of your plan.
- Be aware of short-term tax costs compared with the potential long-term advantages. You may want to consult your tax professional to compare and determine if an in-plan Roth rollover makes sense for you.
- Finally, understand that an in-plan Roth rollover cannot be reversed after the transfer is made.

Information and personal assistance

T. Rowe Price can help guide you along your retirement journey. If you have any questions, you can access your plan account 24 hours a day on the T. Rowe Price website at rps.troweprice.com. You may also contact a T. Rowe Price representative at **1-800-922-9945**. For TTY access, call **1-800-521-0325**.

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