

# Save your way to the Nebraska Pediatric Practice, Inc. 403(b) Plan



**The Nebraska Pediatric Practice, Inc. 403(b) Plan:  
An opportunity to save on a Roth after-tax basis**

# The Roth contribution option

Even if your income is too high to contribute to a Roth IRA, you can still make Roth contributions to the Nebraska Pediatric Practice, Inc. 403(b) Plan.

## What are your options?

The Roth option in the Nebraska Pediatric Practice, Inc. 403(b) Plan gives you more flexibility when saving for retirement. This option doesn't change how much you can contribute or where you can invest it, but it does give you more control over when your contributions, and retirement income, will be subject to federal income tax.

Roth contributions are made on an after-tax basis. That means contributions are subject to income taxes before they're invested in your account. In exchange, you may be able to withdraw your contributions and any earnings federal tax-free when you retire.

In short, you'd be trading a current tax benefit for a future tax benefit. Determining if Roth after-tax savings is right for you primarily depends on what you think your federal income tax rate will be in retirement.

## Ask yourself the following questions

In these questions, more "yes" answers indicate that the Roth option may make sense, while more "no" answers indicate that pre-tax contributions may make more sense.

	Yes	No
Do you plan to work at least five more years before you retire?		
Do you think your tax rate will be higher by the time you retire?		
Are you willing to swap a current tax break for a longer-term tax benefit?		
Do you like the idea of diversifying your tax strategy?		
Are you focused on passing as much as possible to your heirs?		

# What should I know?

A Roth qualified distribution must meet a two-prong test:

- A five-year holding period, and
- A distribution taken on or after age 59½, or should you become disabled (assuming you have separated from service) or deceased.

The five-year holding period determines when you can take tax-free income. The five-year rule means that your first Roth contribution to your Nebraska Pediatric Practice, Inc. 403(b) Plan account must have been made at least five years before withdrawing it.

Making Roth contributions could potentially reduce your take-home pay since they won't reduce your current taxable income and you're paying taxes on a higher amount.

Making Roth after-tax contributions to your Nebraska Pediatric Practice, Inc. 403(b) Plan account may also affect your ability to take other tax credits and deductions. Whether or not you qualify for these tax credits and deductions depends on your income level. Since Roth after-tax contributions won't reduce your adjusted taxable income, that could affect your eligibility for these tax reductions.

## Can I contribute to both the pre-tax and Roth after-tax Nebraska Pediatric Practice, Inc. 403(b) Plan accounts?

Yes. You can contribute to both in the same year in any proportion you choose. The combined amount of all elective contributions must not exceed the annual deferral limit. Visit [voya.com/irslimits](http://voya.com/irslimits) for information on the annual deferral and catch-up contribution limits for 403(b) Plans.

## I've made Roth contributions and have changed my mind. Can I change them to pre-tax contributions instead?

No. Once you have designated contributions as Roth, you cannot later change them to pre-tax.

## Are my Roth after-tax and pre-tax contribution sources kept separate?

Yes. Roth contributions are kept completely separate from your pre-tax contributions within your Nebraska Pediatric Practice, Inc. 403(b) Plan account.

## I have more questions about the Roth contribution option. Who can I speak to?

For questions about your account or making changes to your account, visit [csp403b.com](http://csp403b.com) or call Voya at **(800) 584-6001**.

For retirement planning assistance and questions about making Roth contributions as part of your retirement saving strategy, contact Josef Ghaussy<sup>1</sup>, MBA, CFP®, CPFA® by phone at **(402) 964-5694** or email at [josef.ghaussy@hubinternational.com](mailto:josef.ghaussy@hubinternational.com).

**Book time with Josef**

<sup>1</sup> Registered representative of HUB International Investments Services Inc. HUB International Investments Services Inc. and the Voya® family of companies are not affiliated and are not responsible for each other's policies and services.

## When you make Roth after-tax contributions

### Now

Pay income taxes  
on contributions as you make them.

### Later

Withdraw savings tax-free<sup>2</sup>  
during retirement.

<b>Money going in:</b> (contributions)	After-tax contributions are subject to federal (and where applicable, state, and local) income tax withholding.
<b>Earnings, if any:</b>	Grow tax-free as long as certain qualifying conditions are met.
<b>Money coming out:</b> (distributions)	Tax-free distributions, as long as you've satisfied the five-year holding period and are age 59½ or older, disabled, or deceased.
<b>Money moving on:</b> (rollovers)	Rollovers are allowed to a designated Roth account or Roth IRA.
<b>Required Minimum Distributions (RMD):</b>	RMDs are not required for Roth accounts.

<sup>2</sup>Qualifying conditions apply.



## Ready to update your current contributions?

You can start, change, or stop your Roth after-tax contributions at any time. Log into [csp403b.com](https://csp403b.com) to update your contributions. If replacing pre-tax contributions with Roth, make sure to change your pre-tax contributions to \$0. If you have any questions about updating your contributions online, contact Voya at **(800) 584-6001**.

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

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For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT or ReliaStar Life Insurance Company ("ReliaStar"), Minneapolis, MN. VRIAC or ReliaStar is solely responsible for meeting its obligations. Group annuity contracts issued by American United Life Insurance Company (AUL), a OneAmerica Financial® company, and registered variable annuity products distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC, One American Square, Indianapolis, IN 46282, are administered by VRIAC. Administrative and recordkeeping services are provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. VRIAC, ReliaStar, VIPS and Voya Institutional Trust Company are all members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** OneAmerica Securities and the companies of OneAmerica Financial® are not affiliated with the Voya® family of companies. All products or services may not be available in all states.

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