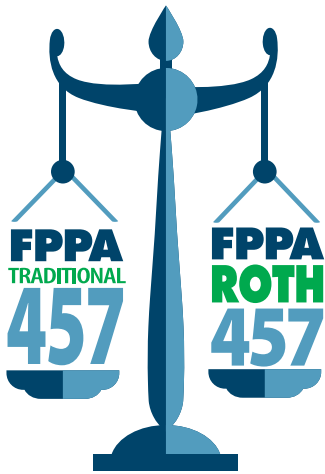


FPPA

457(b) Deferred Compensation Plan

This chart will help you evaluate the differences between the traditional and the designated Roth contributions to the FPPA 457 Plan.



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	Traditional FPPA 457 Plan	FPPA 457 with Roth Option
Minimum Contribution	No minimum	
Maximum Annual Contribution	\$18,000	
Catch-Up for Participants Age 50 or Older	Participants age 50 or older may make additional contributions of \$6,000	
Additional Catch-Up Provision	For the three consecutive years prior to your normal retirement age, you may be able to contribute up to twice the available limit if you under-contributed in prior years	
Contributions	Employee makes elective deferral on pre-tax basis	Employee makes elective deferral on after-tax basis
Matching Contributions	Allowed	An employer can match Roth employee contributions, but this match will be made on a pre-tax basis.
Investment Earnings	Tax-deferred earnings	Tax-free earnings at distribution if qualified distribution rules are met
Tax-Free Qualified Distributions	Not available. Distributions generally taxed as ordinary income	If 5-year holding period satisfied* and distribution due to: <ul style="list-style-type: none"> • Attainment of age 59½ • Disability • Death
Qualifying Events That Allow You to Take a Distribution	Retirement, termination from employment, disability, attainment of age 70½ while employed, or unforeseeable emergency	
Penalty on Early Withdrawals Before Age 59½ (Termination From Employment)	No	
Required Minimum Distribution	Yes, later of age 70½ or severance of employment.	Not during lifetime of owner, just beneficiary.
Rollovers Out	Rollover of eligible amounts to 401(a), 401(k), 403(b), governmental 457(b), and IRA	Rollover of eligible amounts to a Roth account in a 401(k), Roth account in a 403(b), Roth account in a governmental 457(b), or Roth IRA
Rollovers In	Accepts pre-tax rollovers from a 401(a), 401(k), 403(b), governmental 457(b), and IRA	Accepts Roth rollovers from 401(k), 403(b), and governmental 457(b)
Purchase FPPA Service Credit	Yes	No
Loans	Available by calling Fidelity at 1(800) 343-0860.	
Commissions, Loads, Withdrawal, or Payout Fees	None	
In-Plan Conversions	Available to convert otherwise distributable amounts from pre-tax to Roth (will be taxable in the year converted)	

These materials are to provide general information and are not intended to be used as tax advice or to avoid tax penalties. The taxpayer should seek advice from an independent tax adviser.

** A period of 5 years has passed since January 1 of the year in which the first contribution was made to the Roth source.*