

The Kansas Board of Regents (KBOR) is pleased to announce that a Roth 403(b) after-tax option will be added to the KBOR Voluntary 403(b) Retirement Plan effective January 1, 2011. If you have questions about the Voluntary 403(b) Plan or about the new Roth 403(b) after-tax option, please contact Human Resources or one of the approved KBOR Voluntary 403(b) Plan investment providers.

Kansas Board of Regents Voluntary 403(b) Retirement Plan New Savings Opportunity

- Starting in January 2011, a Roth 403(b) after-tax option will be added to the KBOR Voluntary Retirement Plan. This will allow you to choose between making after-tax or pre-tax contributions.
- There will be one annual IRS 403(b) contribution limit, but you will have the ability to choose between two contribution options; after-tax and pre-tax.
- A Roth after-tax 403(b) offers you the potential for **tax-free*** income when you retire.

*Certain qualifying conditions apply. Tax-free if five-year holding period satisfied and a qualifying event is met (age 59 1/2 or older, disability or death.)

- You can read more about the new Roth after-tax 403(b) option at

http://www.kansasregents.org/voluntary_retirement_plan