

Roth Features Comparison Chart For 2018

ROTH 401(K)	ROTH IRA
402(g) Contribution Limit = \$18,500	Contribution Limit = \$5,500
Age 50 Catch-up Contribution = \$6,000	Age 50 Catch-up Contribution = \$1,000
Contribution may be matched by employer	No matching contributions
Post-tax contribution; no current tax benefit	Same
Contributions not allowed beyond age 70	Contributions allowed beyond age 70
Must be an active plan participant to contribute	No plan participation requirement
Available to all participants regardless of income	Contributions are phased out for single taxpayers with incomes \$120,000/\$135,000 and for marrieds filing jointly with incomes \$189,000/\$199,000.
Subject to Required Minimum Distribution rules	Not subject to Required Minimum Distribution rules
Offers anti-alienation protection (including rollovers from IRAs)	Anti-alienation protection not available
Distribution to finance first-time home purchase is not "qualified" or tax-free	Distribution to finance first-time home purchase is "qualified" and tax-free
Participant loans permissible	Loans not permitted