

**Designated Roth 401(k)  
Salary Deferral Election Available to State of Tennessee, UT and TBR  
Participants**

The designated Roth 401(k) salary deferral election is available to your payroll unit. Payroll system changes were required for this to occur.

**Plan Information**

There have been questions about the designated Roth 401(k) salary deferral election to save after tax salary in a tax advantaged savings option. The State of Tennessee 401(k) Deferred Compensation Plan amended the Plan document to permit the option of a designated Roth post tax deferral election. As required by law the traditional pretax deferral option will continue to be offered to plan participants. Some participants who have set aside pretax deferrals want to diversify their opportunities to select the potential for growth of future income through after tax options as well. More information on the Roth is available at 1-800-922-7772. Neither the State nor Great West offer tax advice. Please consult your tax advisor for your personal situation.

**A designated Roth 401(k) post tax salary deferral is available to qualified State employees and employees of the Tennessee Board of Regents (TBR) and the University of Tennessee (UT) higher education systems.**

State, TBR and UT deferred compensation participants have access to the designated Roth 401(k) salary deferral election. Participants may designate all or a portion of their deferral to be after taxes. Employer matching contributions are made to the pre tax traditional 401(k) source as required by law.

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