



Understand the difference in retirement accounts

Not sure which retirement account is right for you? Review some of the differences, then discuss which option may be best for you with a Corebridge financial professional.

	403(b) plan		457(b) plan	
	Roth after-tax account You get tax-free distributions, if all conditions are met.	Pretax account There are fewer in-service withdrawal restrictions in a 403(b) plan than in a 457(b) plan.	Roth after-tax account You get tax-free distributions, if all conditions are met.	Pretax account You're not subject to the 10% federal early withdrawal tax penalty once you leave the employer.
Tax-deferred contributions	No	Yes	No	Yes
Contribution limit	Employee contribution limit: \$23,500 in 2025 Choose one or another, or split between the Roth and the pretax account Employee/employer contribution limit: \$70,000 in 2025	Employee contribution limit: \$23,500 in 2025 Choose one or another, or split between the Roth and the pretax account Employee/employer contribution limit: \$70,000 in 2025	Employee/employer contribution limit: \$23,500 in 2025 Choose one or another, or split between the Roth and the pretax account	Employee/employer contribution limit: \$23,500 in 2025
Catch-up contributions if permitted by the plan	<p>Age based catch-up</p> <ul style="list-style-type: none"> \$7,500 if you are age 50 or older \$11,250 if you are age 60 to 63 and special age based contribution adopted by your plan <p>Service based catch-up</p> <ul style="list-style-type: none"> \$3,000 if you have 15 or more years of service and have undercontributed in prior years <p>If eligible for both, you must exhaust the service based catch-up first.</p>	<p>Age based catch-up</p> <ul style="list-style-type: none"> \$7,500 if you are age 50 or older \$11,250 if you are age 60 to 63 and special age based contribution adopted by your plan <p>Service based catch-up</p> <ul style="list-style-type: none"> \$3,000 if you have 15 or more years of service and have undercontributed in prior years <p>If eligible for both, you must exhaust the service based catch-up first.</p>	<p>Age based catch-up</p> <ul style="list-style-type: none"> \$7,500 if you are age 50 or older (governmental plans only) \$11,250 if you are age 60 to 63 (governmental plans only) <p>Service based catch-up</p> <ul style="list-style-type: none"> \$3,000 if you are within the last three tax years ending the year before the year you reach normal retirement age as specified under the plan and have undercontributed in prior years <p>If eligible for both, you cannot combine, but you may contribute up to the higher amount.</p>	<p>Age based catch-up</p> <ul style="list-style-type: none"> \$7,500 if you are age 50 or older (governmental plans only) \$11,250 if you are age 60 to 63 (governmental plans only) <p>Service based catch-up</p> <ul style="list-style-type: none"> \$3,000 if you are within the last three tax years ending the year before the year you reach normal retirement age as specified under the plan and have undercontributed in prior years <p>If eligible for both, you cannot combine, but you may contribute up to the higher amount.</p>
Taxed at withdrawal	Under current tax laws, earnings are excluded from gross income if the following conditions are met: Withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (1) after age 59½, or (2) disability or (3) your death	Contributions and earnings are taxable when withdrawn	Under current tax laws, earnings are excluded from gross income if the following conditions are met: Withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (1) after age 59½, or (2) disability or (3) your death	Contributions and earnings are taxable when withdrawn



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Withdrawal restrictions	Earnings withdrawn not in accordance with the qualified distribution rules laid out in "Taxed at withdrawal" section are taxable	Less stringent withdrawal restrictions (while you are employed) than those offered by a governmental 457(b) account A 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½	Not subject to the 10% federal early withdrawal tax penalty except on amounts rolled over from other non-457(b) eligible retirement plans	Not subject to the 10% federal early withdrawal tax penalty except on amounts rolled over from other non-457(b) eligible retirement plans



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We're here to help you take action

You can reach out directly to your financial professional.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account

There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses contain important information, which can be obtained from your financial professional, at corebridgefinancial.com/retire or by calling 1.800.428.2542 and following the prompts.

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