

# Roth—another way to help *grow* your retirement savings.

Roth contributions in your workplace savings plan can be a powerful way to save for retirement since potential earnings **grow tax free.**<sup>1</sup>



**Only 14%** of young employees contribute to a workplace Roth. Younger employees could benefit from more time to accumulate tax-free earnings under a Roth feature with their longer retirement horizon.<sup>2</sup>

[See if Roth contributions may be right for you »](#)

Investing involves risk, including risk of loss.

<sup>1</sup> A distribution from a Roth 401(k) account is tax free and penalty free, provided the five year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

<sup>2</sup> Young employees are defined as Gen Z (age 20-24). Based on Fidelity analysis of 23,761 corporate DC plans (including advisor-sold DC) and 20.1 million participants (13.8M active participants) as of December 31, 2021.

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Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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