



# Maxed out your limit? Cast your line beyond the 401(k).

## Hitting the 401(k)-contribution limit is a major milestone worth celebrating!

### But why stop there?

There are several powerful ways to keep your nest egg growing.

- ⊗ Consider opening a Roth IRA. While your contributions are made with after-tax dollars, your money grows tax-free and distributions may be taken tax-free in retirement, provided the withdrawal rules are followed.
- ⊗ Don't let high income hold you back. Learn more about using a Backdoor Roth IRA strategy to convert traditional IRA\* contributions to a Roth IRA.
- ⊗ While a non-retirement account doesn't offer the same tax advantages, it does provide unlimited contribution potential and the freedom to access your money when you need it.

Your financial journey has more exciting chapters ahead, and each one could bring you closer to achieving your long-term financial dreams.

**Ready to take the next step?** Our team at Homestead Advisers can help you create an investment strategy to meet your goals.



[homesteadfunds.com/appointments](https://homesteadfunds.com/appointments)

\*Converting pretax contributions in a traditional IRA is a taxable event.

Investing involves risk, including the possible loss of principal. An investment in a mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

***Investors should carefully consider fund objectives, risks, charges and expenses before investing. The prospectus contains this and other information about the funds and should be read carefully before investing. To obtain a prospectus, call 800.258.3030 or visit [homesteadadvisers.com](https://homesteadadvisers.com).***

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