

ROTH 401(k)

Effective for 2011, salesforce.com will add a Roth contribution option for US employees to your existing 401(k) retirement savings plan. With the addition of this new Roth 401(k) feature, you will have another choice on how to save for your retirement. Roth 401(k) contributions and withdrawals are taxed differently than your current pre-tax plan contribution option.

Where to find more information on ROTH 401k

If you would like to learn more about the Roth option, click [here](#) for a tutorial from our plan provider, Fidelity. It is available virtually 24 hours a day.

In the tutorial, you'll learn:

- How a Roth 401(k) works
- The differences between a Roth 401(k) option and a Traditional pretax 401(k) option
- The differences between a Roth 401(k) and a Roth IRA (individual retirement account)
- Who may benefit from a Roth 401(k)
- What to consider when deciding if a Roth 401(k) is an appropriate choice for you

Other resources on Roth 401k can be found by logging into your [Fidelity Net Benefits](#) account, go to the Roth 401(k) educational page under the "about 401(k)" section of "Tools and Learning". Always consult with your tax or financial advisor to determine if Roth contributions are appropriate for you.

Who to contact for questions

- Fidelity Retirement Specialist: 800.835.5097
- Log a ticket with GEPS under "401K/Stock Option" queue
- Email geps@salesforce.com.