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Arnerich Massena Publishes White Paper on Roth Retirement Savings

Taxpayer Relief Act makes Roth contributions a tax-free option for retirement plans

PORTLAND, Ore., April 3, 2012—Arnerich Massena, an independent investment advisory firm specializing in retirement plan advisory services and forward-thinking investment strategies, has published its latest white paper, *Roth Retirement Savings: More Accessible Than Ever*.

The white paper discusses how key changes brought on by the American Taxpayer Relief Act of 2012 have made a Roth option even more accessible to participants, and provides considerations for plan sponsors when deciding whether or not to offer Roth contributions.

“The new law offers an impetus for taking a deeper look at why plan sponsors may want to consider adding a Roth option,” says Scott Dunbar, Arnerich Massena’s managing director of advisory services. “The potential tax benefit from a Roth retirement plan account can be significant. Additionally, one of the new regulations has made in-plan conversions to a Roth option more easily accessible; now, participants don’t have to retire or separate from service to convert assets from a pre-tax account into a Roth.”

The paper notes that employers are recognizing the significant benefits a Roth option offers to certain participants, and how the new law may prompt interest in those benefits among participants. The white paper’s authors advise plan sponsors who choose to offer a Roth option to design a communication program to explain the benefits of Roth contributions to participants.

Roth Retirement Savings: More Accessible Than Ever was authored by Tony Arnerich, Scott Dunbar, Vincent Galindo, Jillian Perkins, and Jacob O’Shaughnessy. A downloadable version of the white paper is available at: <https://www.am-a.com/company/research.htm>.

About Arnerich Massena

Founded in 1991, Arnerich Massena is a Portland-based independent investment advisory firm servicing corporations, institutions, state and local governments, charitable organizations, trusts and estates, corporate pension and profit sharing plans, and private clients. More information is available at www.arnericmassena.com.