

# Auto after-tax conversion option

## Frequently asked questions

**Q1: What is the auto after-tax conversion option and why should I consider it?**

A: Once you have reached the IRS contribution limit for pre-tax and Roth 401(k) after-tax contributions, the auto after-tax conversion option will switch your contributions to traditional after-tax contributions automatically. This will allow you to save above the 2021 IRS pre-tax and Roth contribution limits of \$19,500 (\$26,000 if age 50 or older).

**Q2: How can I elect the auto after-tax conversion option?**

A: Log in to your account at [ownyourfuture.vanguard.com](https://ownyourfuture.vanguard.com).

**Q3: When can I begin using the auto after-tax conversion feature?**

A: Anytime. Please note that you must select this option *before* you reach the 2021 IRS contribution limits of \$19,500 (\$26,000 if age 50 or older).

**Q4: Can I transfer traditional after-tax money to my Plan account from sources other than through automatic payroll deductions?**

A: You can put traditional after-tax money in your Plan account only through automatic payroll deductions or through a rollover of traditional after-tax money from a previous employer's plan.

**Q5: Can I contribute to all three sources: pre-tax, Roth and traditional after-tax?**

A: Yes. But you cannot contribute more than 65 percent of your total pay for each pay period, and you cannot exceed the IRS limits.

**Q6: If I change my contribution rate, when will it go into effect?**

A: It will take two pay periods for the change to become effective. To update your contribution rate, log in to your account at [ownyourfuture.vanguard.com](https://ownyourfuture.vanguard.com).

**Q7: Will Adobe monitor my contributions so that I do not go above the IRS limits for the year?**

A: Once you reach the IRS contribution limits for the year, Adobe will stop your payroll deductions. If you contributed to another employer's plan before joining Adobe, you will need to monitor your own contributions. Once they reach the IRS limits for the year, you must change your contribution rates to zero.

**Q8: Will my original pre-tax and Roth contribution percentages be restored for the following year?**

A: Yes. Before the end of the current year, you will get a letter letting you know that your previously selected pre-tax and Roth rates will be reinstated for the following year.

**Q9: How do I contact Vanguard?**

A: You can reach a Vanguard Participant Services associate by calling (800) 523-1188 Monday – Friday from 5:30am – 6:00pm PT.

**Connect with Vanguard®**

[ownyourfuture.vanguard.com](https://ownyourfuture.vanguard.com) > (800) 523-1188

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