

# IRA Quick Guide *by*

RED ROCK  
WEALTH MANAGEMENT

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[retirewire.com](http://retirewire.com)



No minimum age requirement for IRA's



Must have earned income to fund an IRA



Max contribution is the greater of taxable compensation  
OR \$5,500 for 2016 (\$6,500 if age 50 or older)



15

Contribution deadline for the prior year is your tax filing due date, not including extensions.



Contributions are reported on IRS Form 5498, distributions on Form 1099-R.



Assets pass outside of your estate and probate to your designated beneficiary(s)

## IRA



Is better if you're in higher tax brackets now, and will be in lower tax brackets in retirement

IRA contributions may be tax deductible



Investment earnings grow tax deferred

Can't contribute if you're over 70 and 1/2



Income limits affect the tax deductibility

Required minimum distributions start at age 70 and 1/2



Distributions are taxed as ordinary income

10% penalty prior to age 59 and 1/2



## Roth IRA

Is better if you expect your taxes to be the same or higher in retirement



Roth IRA's are funded with after-tax dollars



Distributions are tax-free if you're over age 59.5 & the Roth IRA was funded at least 5 years ago



Can contribute at any age



Contributions may be limited based on your income



No required distributions ever

Distributions of earnings or IRA conversions within five years may be subject a 10% penalty.



# Best Strategies For Simple Roth Ira Guide

**EW Minium**



## **Best Strategies For Simple Roth Ira Guide:**

**The Wealth Creator- Let's Talk Strategy** Antonio M. Bravata, 2017-04-12 Antonio M Bravata was among some of the top insurance advisors in the country He now owns multiple companies in which his day to day business is helping business owners executives and sales agents with strategic planning business coaching and leadership development His programs allow business owners and sales agents focus and attract the client base they need execute their future plans to perfection and brand themselves to attract higher fees Mr Bravata is serious in his motto of You must first help others get what they need before you can get what you need Antonio participates in many charity organizations and sponsorships In 2009 Mr Bravata was recognized as a select group of people in the Honor Roll of Donors Mr Bravata will help you execute your dreams and ideas into reality while guiding you on the right and wrong avenues to avoid For more information on any of Antonio s Charity foundation events or other of his companies information visit [www.AntonioMBravata.com](http://www.AntonioMBravata.com) **The Complete Idiot's Guide to Making Money with Mutual Funds** Alan Lavine, Gail Liberman, 2000-12-01 Identifies the advantages and disadvantages of investing in mutual funds shows how to select a mutual fund and looks at ways to reduce taxes **So...This Is Why I'm Broke** Melissa Jean-Baptiste, 2023-05-09 Accessible Financial Literacy and Budgeting for Beginners Finally a smart funny relatable and REAL book on navigating finances and wealth building for Black women Cinneah El Amin founder of Flynnanced 1 New Release in E commerce Professional Budgeting Money Management and Wealth Management An easy to follow financial literacy guide for BIPOC Black Indigenous and People of Color Financial help can be hard to find but So This Is Why I m Broke gives practical and simplified financial tips for you to financially thrive A safe space for all BIPOC Financial help is right here Melissa Jean Baptiste of Millennial in Debt is a first generation American providing readers with accessible financial tips and advice wrapped up in her story of paying off over 100 000 on a teacher s salary Melissa makes financial literacy relatable and easy to understand Action steps to develop your financial literacy Learn about budgeting for beginners fixing your credit score investing and passive income ideas With this guide financial literacy gets broken down step by step through interesting perspectives and historical points Inside you ll find An accessible financial guide on financial literacy and investing for beginners The story of Melissa a Millennial in Debt teaching others how to thrive financially Practical examples on budgeting for beginners and passive income ideas and the best budgeting book If you re looking for books for entrepreneurs or financial literacy books for the CEO in your life grab your copy today If you liked reading Financial Feminist Get Good with Money We Should All Be Millionaires or More Money Now then you ll love So This is Why I m Broke **The Motley Fool Investment Tax Guide 2001** Roy A. Lewis, Selena Maranjian, 2000-12 The Motley Fool Investment Tax Guide has been updated in 2001 edition with roughly 20% of its content new or revised The Tax Guide provides readers with an easy to understand approach to the sometimes very complex world of tax matters It contains tips and strategies for managing day to day activities that have tax ramifications In addition to focusing on investment related tax issues the Tax Guide also

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This book delves into Best Strategies For Simple Roth Ira Guide. Best Strategies For Simple Roth Ira Guide is a vital topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Best Strategies For Simple Roth Ira Guide, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
    - Chapter 1: Introduction to Best Strategies For Simple Roth Ira Guide
    - Chapter 2: Essential Elements of Best Strategies For Simple Roth Ira Guide
    - Chapter 3: Best Strategies For Simple Roth Ira Guide in Everyday Life
    - Chapter 4: Best Strategies For Simple Roth Ira Guide in Specific Contexts
    - Chapter 5: Conclusion
  2. In chapter 1, this book will provide an overview of Best Strategies For Simple Roth Ira Guide. This chapter will explore what Best Strategies For Simple Roth Ira Guide is, why Best Strategies For Simple Roth Ira Guide is vital, and how to effectively learn about Best Strategies For Simple Roth Ira Guide.
  3. In chapter 2, this book will delve into the foundational concepts of Best Strategies For Simple Roth Ira Guide. This chapter will elucidate the essential principles that need to be understood to grasp Best Strategies For Simple Roth Ira Guide in its entirety.
  4. In chapter 3, the author will examine the practical applications of Best Strategies For Simple Roth Ira Guide in daily life. The third chapter will showcase real-world examples of how Best Strategies For Simple Roth Ira Guide can be effectively utilized in everyday scenarios.
  5. In chapter 4, the author will scrutinize the relevance of Best Strategies For Simple Roth Ira Guide in specific contexts. This chapter will explore how Best Strategies For Simple Roth Ira Guide is applied in specialized fields, such as education, business, and technology.
  6. In chapter 5, this book will draw a conclusion about Best Strategies For Simple Roth Ira Guide. The final chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Best Strategies For Simple Roth Ira Guide.

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