

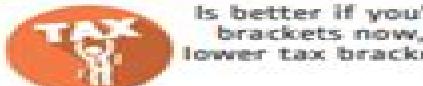
IRA Quick Guide

by
RED ROCK
WEALTH MANAGEMENT

for more visit
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-  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)
-  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 1/2 and 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

Samuel M. Fassig

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

The Complete Idiot's Guide to Making Money with Mutual Funds Alan Levine,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

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issues the Tax Guide also addresses ways that individuals can maximize tax savings opportunities that come with marriage children education retirement planning buying a home and running a home office The guide also contains a tax calendar and resource section to help individuals plan accordingly all year round rather than waiting until Tax Day **Kiplinger's Practical Guide to Investing** Ted Miller, Theodore J. Miller, 1999 Publisher Fact Sheet Is your investment portfolio ready for the 21st century Here's a sound plan from the editor of Kiplinger's Personal Finance Magazine **How to Pay Zero Taxes 2013: Your Guide to Every Tax Break the IRS Allows** Jeff A. Schnepper, 2012-12-07 Hundreds of DEDUCTIONS CREDITS and EXEMPTIONS updated for 2013 Fully updated for the new tax year How to Pay Zero Taxes 2013 reveals all the secrets for keeping as much of your money as the law allows How to Pay Zero Taxes 2013 lays out simple strategies that are sure to save you money this year next year and beyond From converting personal expenses into business deductions to avoiding or surviving an IRS audit Jeff Schnepper's guide comprehensively covers more deductions than any other tax book all conveniently organized into six easy access categories exclusions credits general deductions below the line deductions traditional tax shelters and super tax shelters How to Pay Zero Taxes provides everything you need to know about New tax laws Exemptions credits and exclusions Special capital gains and dividends rules Increased IRA and retirement plan limits Job hunting and relocation expenses Theft and casualty losses Child care and elder care Educational and Roth IRAs

Financial Literacy Education Jay Liebowitz, 2018-10-09 Today's graduates should be grounded in the basics of personal finance and possess the skills and knowledge necessary to make informed decisions and take responsibility for their own financial well being Faced with an array of complex financial services and sophisticated products many graduates lack the knowledge and skills to make rational informed decisions on the use of their money and planning for future events such as retirement This book shows what you can do to improve financial literacy awareness and education It covers the use of interactive games and tutorials peer to peer mentoring and financial literacy contests in addition to more formal education It gives you a sample of approaches and experiences in the financial literacy arena Divided into three parts the book covers financial literacy education for grades K 12 college and post college **The Unofficial Guide to Investing in Mutual Funds** Stacie Zoe Berg, 1999-03-31 Insider secrets are given to choosing the most profitable mutual fund investments plus the lowdown on diversification boosting investments by making tax wise decisions and adapting portfolios to individual needs

Business Week's Guide to Mutual Funds Jeffrey M. Laderman, 1999 This authoritative guide features at a glance comparisons of the year's top performing mutual funds **Forbes**, 1999 **How to Pay Zero Taxes 2016: Your Guide to Every Tax Break the IRS Allows** Jeff A. Schnepper, 2015-11-27 Updated for 2016 a new revised edition of the classic guide that shows you how to pay less to the IRS Easy to read easy to use and hard to beat this comprehensive tax saving guide has become the go to resource for tax professionals and home filers alike Unlike other brand name guides the book focuses on tax saving not tax preparation zeroing in on the one thing you really care about paying less to the IRS Tax expert Jeff

Schnepper explains everything you need to know in simple accessible terms organizing important subjects like deductions exemptions and tax shelters into six simple sections The book includes the most up to date information and hundreds of insider tips that can lower your tax bills and save you a bundle year after year Jeff A Schnepper Esq Cherry Hill NJ is the author of multiple books on finance and taxation including all previous editions of How to Pay Zero Taxes He is a financial tax and legal advisor for Estate Planning of Delaware Valley and operates a tax accounting and legal practice in Cherry Hill NJ Mr Schnepper is Microsoft s MSN MONEY tax expert economic editor for USA Today and tax counsel for Haran Watson Company *The Complete Idiot's Guide to Getting Rich* Larry Waschka,1999 You're no idiot of course You work overtime to bulk up your paycheck try to pay off your credit card balance every month and even manage to save a little for a rainy day But when it comes to setting financial goals all you can think of is your lotto numbers Don't buy another lottery ticket The Complete Idiot's Guide to Getting Rich Second Edition gives you everything you need to achieve the wealth you want Feel empowered to take steps to increase your assets and reduce your liabilities Feel positive about saying no to impulse spending In the completely revised and updated edition of this best seller you get **The Ernst & Young Tax Saver's Guide** ,2004

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