

WHY CHOOSE ROTH IRA?

Roth IRAs are ideal if you're in a lower tax bracket now than you expect to be in during retirement.

| | TRADITIONAL IRA | ROTH IRA |
|--------|---|---|
| NOW | <p>You get a tax break now by using pre-tax income to invest.</p> | <p>You pay taxes now and contribute post-tax income to invest.</p> <p>Pay less tax now</p> |
| FUTURE | <p>You need to pay taxes in the future at a higher rate when you withdraw the funds.</p> <p>Pay more tax when retired</p> | <p>Once you reach age 59 1/2 and have held your Roth IRA for at least five years, you may withdraw from the account tax free.</p> |

Beginner Tutorial For Why Roth Ira

Sabine Zange



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