

IRA Quick Guide

by
RED ROCK
WEALTH MANAGEMENT

-  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)

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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



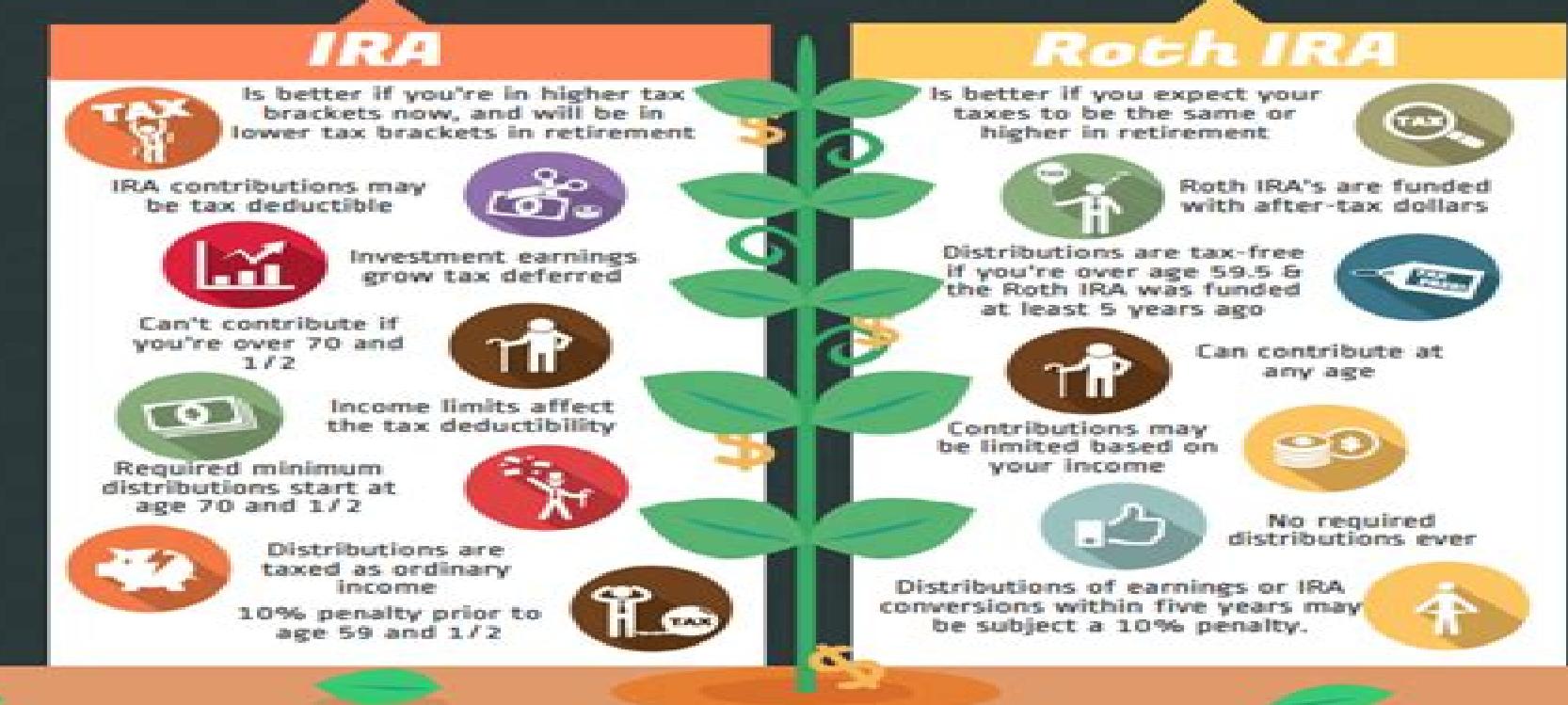
Contributions may be limited based on your income



No required distributions ever



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



Complete Guide To Ultimate Roth Ira Ideas

PriceWaterhouseCoopers LLP

Complete Guide To Ultimate Roth Ira Ideas:

The 100 Best & Worst Planning Ideas for Your Client's Retirement Benefits Natalie B. Choate,2006 [The Best Way to Save for College](#) Joseph F. Hurley,2008-10 The Best Way to Save for College is still the number one resource on all 529 programs and other college savings strategies including Coverdell Education Savings Accounts Read below for a preview of this edition s chapters Section One Chapter 1 History of 529 Plans Chapter 2 Why You Should be Invested in a 529 Plan Chapter 3 Section 529 Overview Chapter 4 Financial Aid Considerations Chapter 5 Prepaid vs Savings Chapter 6 What to Look for in a 529 Plan A Checklist Chapter 7 Income Tax Planning with 529 Plans Chapter 8 Estate Planning with 529 Plans Chapter 9 529 Plan vs Coverdell Accounts Chapter 10 529 Plan vs Qualified Savings Bonds Chapter 11 529 Plan vs Other Investment Alternatives Chapter 12 Managing your 529 Account Section Two consists of a state by state comparison of all 529 programs With more than ninety 529 programs to choose from this comparison will prove to be a great resource in determining which program is right for you

The Young Couples Guide to Growing Rich Together Jill Gianola,2003-11-19 Financial strategies that help couples start off on the right foot Couples today face a far more complex financial environment than their parents could have imagined The Young Couples Guide to Growing Rich Together addresses issues unique to those just starting out from limited incomes and college debt to home purchases new babies and more and provides the knowledge and tactics necessary for juggling these financial responsibilities while also working on the nonfinancial aspects of a still developing relationship Featuring strategies that are both sensible and realistic this financial planning guide explains how to tackle the smaller issues before they grow to take on a life of their own Sample topics include Techniques for combining personal budgets Determining whether a prenuptial agreement is appropriate How to address financial differences of opinion [Unlocking the Secrets of Prompt Engineering](#) Gilbert Mizrahi,2024-01-12 Enhance your writing with AI by mastering prompt engineering techniques and become an expert in developing and utilizing LLM prompts across applications Key Features Master prompt engineering techniques to harness AI s writing potential Discover diverse LLM applications for content creation and beyond Learn through practical examples use cases and hands on guidance Purchase of the print or Kindle book includes a free PDF eBook Book DescriptionUnlocking the Secrets of Prompt Engineering is your key to mastering the art of AI driven writing This book propels you into the world of large language models LLMs empowering you to create and apply prompts effectively for diverse applications from revolutionizing content creation and chatbots to coding assistance Starting with the fundamentals of prompt engineering this guide provides a solid foundation in LLM prompts their components and applications Through practical examples and use cases you ll discover how LLMs can be used for generating product descriptions personalized emails social media posts and even creative writing projects like fiction and poetry The book covers advanced use cases such as creating and promoting podcasts integrating LLMs with other tools and using AI for chatbot development But that s not all You ll also delve into the ethical considerations

best practices and limitations of using LLM prompts as you experiment and optimize your approach for best results. By the end of this book, you'll have unlocked the full potential of AI in writing and content creation to generate ideas, overcome writer's block, boost productivity, and improve communication skills. What you will learn: Explore the different types of prompts, their strengths and weaknesses. Understand the AI agent's knowledge and mental model. Enhance your creative writing with AI insights for fiction and poetry. Develop advanced skills in AI chatbot creation and deployment. Discover how AI will transform industries such as education, legal, and others. Integrate LLMs with various tools to boost productivity. Understand AI ethics and best practices, and navigate limitations effectively. Experiment and optimize AI techniques for best results. Who this book is for: This book is for a wide audience including writers, marketing and business professionals, researchers, students, tech enthusiasts, and creative individuals. Anyone looking for strategies and examples for using AI co-writing tools like ChatGPT effectively in domains such as content creation, drafting emails, and inspiring artistic works will find this book especially useful. If you are interested in AI, NLP, and innovative software for personal or professional use, this is the book for you.

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