

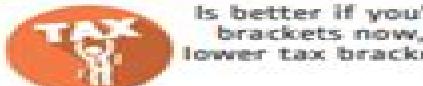
# IRA Quick Guide

by  
**RED ROCK**  
WEALTH MANAGEMENT

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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.



# Quick Roth Ira Tips

**Michaela Cavallaro**

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*Quick and Easy Access to IRS Tax Help and Forms* ,1999

**Investment Tax Guide** Selena Maranjian, Roy A.

Lewis,1998 Taxes are not just something to be considered in early April This guide shows investors how to keep more of what they earn by better understanding investment related taxes [Retire Faster, Smarter, Richer](#) Michaela

Cavallaro,2021-01-05 Quitting the rat race ahead of schedule may sound like an impossible goal Retire Smarter offers guidance on how to get there while making your money last and achieving personal fulfillment With a solid plan and careful attention to the details you can say goodbye to the 9 to 5 and hello to a whole world of relaxation travel and fun This book takes a look at the many models for a modern retirement and provides concrete advice for building the foundation you need to stop working This comprehensive guide provides step by step information about saving and investing so you can achieve the early retirement of your dreams plus guidance on healthcare housing and other critical costs **Quick Cash for Teens**

Peter Bielagus,2010-09-10 As tales of YouTube and MySpace fortunes float virally throughout the blogosphere and media kids wonder Could I do that Financial expert Peter Bielagus emphatically answers Yes Quick Cash for Teens provides smart strategies for earning big bucks with step by step instructions for identifying opportunities creating a business plan and implementing it successfully Bielagus includes it all sample budget worksheets marketing plans press releases and more Sidebars throughout include Dollars Sense basic business concepts and strategies Extra Credit more advanced concepts such as tax info Tales from the Front Lines real life stories from young entrepreneurs [The Ernst & Young Tax Guide 2004](#)

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