

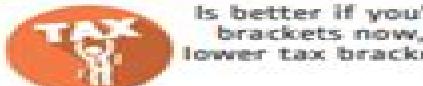
# IRA Quick Guide

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.



# Advanced Methods For Best Roth Ira Guide

**Jonathan K. Hari**

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## **Table of Contents Advanced Methods For Best Roth Ira Guide**

1. Understanding the eBook Advanced Methods For Best Roth Ira Guide
  - The Rise of Digital Reading Advanced Methods For Best Roth Ira Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Advanced Methods For Best Roth Ira Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Advanced Methods For Best Roth Ira Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Advanced Methods For Best Roth Ira Guide

- Personalized Recommendations
- Advanced Methods For Best Roth Ira Guide User Reviews and Ratings
- Advanced Methods For Best Roth Ira Guide and Bestseller Lists

5. Accessing Advanced Methods For Best Roth Ira Guide Free and Paid eBooks
  - Advanced Methods For Best Roth Ira Guide Public Domain eBooks
  - Advanced Methods For Best Roth Ira Guide eBook Subscription Services
  - Advanced Methods For Best Roth Ira Guide Budget-Friendly Options
6. Navigating Advanced Methods For Best Roth Ira Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - Advanced Methods For Best Roth Ira Guide Compatibility with Devices
  - Advanced Methods For Best Roth Ira Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Advanced Methods For Best Roth Ira Guide
  - Highlighting and Note-Taking Advanced Methods For Best Roth Ira Guide
  - Interactive Elements Advanced Methods For Best Roth Ira Guide
8. Staying Engaged with Advanced Methods For Best Roth Ira Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Advanced Methods For Best Roth Ira Guide
9. Balancing eBooks and Physical Books Advanced Methods For Best Roth Ira Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Advanced Methods For Best Roth Ira Guide
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Advanced Methods For Best Roth Ira Guide
  - Setting Reading Goals Advanced Methods For Best Roth Ira Guide
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Advanced Methods For Best Roth Ira Guide

- Fact-Checking eBook Content of Advanced Methods For Best Roth Ira Guide
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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