

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)



15

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 59.5 & 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



Advanced Methods For Best Roth Ira Guide:

Mastering Compound Interest: Ronald Hudkins, 2025-01-20 The Magic of Compound Interest What if your money could grow on its own without you working harder The secret to building wealth isn't luck or a high salary it's compound interest When you put your money in the right places and let time do the work small investments turn into life changing fortunes Start with as little as 5 and watch it grow exponentially Discover the best places to invest for maximum returns Learn how to make money while you sleep with passive income Avoid costly mistakes that keep people broke Follow the simple 30 Day Challenge to jumpstart your wealth Example If you invest just 10 a day at 10% interest you could have over 1 million in 40 years without doing anything extra No complicated math No confusing jargon Just a simple step by step guide to financial freedom Start today your future self will thank you 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

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