

# Nine compelling reasons to consider a Roth IRA

Tax-free growth potential; tax-free withdrawals



No minimum required distributions



Tax-free money for heirs



No age limit for contributions, if you're working



Limit impact of new Medicare surtax



Hedge against future tax hikes



Use contributions any time



Tax flexibility in retirement



If you are young, your income is likely to rise



# Complete Guide To Why Roth Ira Ideas

**Michael Hoelscher**



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