

ROTH 401(K)

VERSUS

ROTH IRA



ROTH 401(K)



ROTH IRA

#1 WHAT IS IT?



An employer-sponsored plan where contributions are with after-tax dollars.



A type of retirement account that you set up on your own. After-tax dollars are added to the account directly by the account owner.

#2 INCOME LIMITS?



No income limits to contribute.

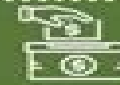


Cannot contribute if Modified Adjusted Gross Income is equal to or above \$144,000 for single filers and \$214,000 for Married Filing Jointly (for 2022).

#3 2022 CONTRIBUTIONS?



\$20,500 if you are under 50, and \$27,000 if you are 50 or older (for 2022).



\$6,000 with an additional \$1,000 catch-up contribution (\$7,000 total) if you're over 50 or older (for 2022).

#4 REQUIRED MINIMUM DISTRIBUTIONS?



Subject to required minimum distribution rules.



RMDs are not required.

#5 EARLY WITHDRAWALS?



If the plan allows, you can access your contributions tax and penalty-free. Withdrawals are pro-rated, a portion will be treated as an early withdrawal of earnings and may be subject to income tax and 10% tax penalty.



Allowed to take out only your contributions anytime with no penalty and no tax. Early withdrawal of earnings may be subject to taxes and a 10% penalty.

Simple Roth Ira Ideas

Terry Meany



Simple Roth Ira Ideas:

Financial Rules for New College Grads Michael C. Taylor, 2018-04-12 An indispensable guide for any recent graduate that provides simple easy to follow rules for making smart personal finance choices during the first decade of one's career Having graduated from college with a degree even the luckiest newly minted professionals those who are able to quickly find a full time job and support themselves are often burdened with thousands of dollars in student loan debt Many of these young professionals grow up hearing that they should not invest until their debt is paid off Others fall too readily for investment scams or the siren call of instant entrepreneurship Still others don't invest at all From financial expert Michael C Taylor comes a proposed means by which to not only pull oneself out of debt but to start building wealth from the first day on the job adoption of modesty skepticism and optimism The *Financial Rules for New College Graduates* explains that by embodying modesty the opposite of status seeking ostentation skepticism the ability to recognize scams false promises and the hyperbole and short sightedness of financial media and optimism the belief that financial security can be yours with little to no risk anyone can attain financial security The early chapters address the role of interest rates compound interest and discounted cashflows while the remaining chapters explore each of the most consequential personal finance choices that recent graduates will make in the first ten years of their career *A Selection of ... Internal Revenue Service Tax*

Information Publications, 2003 **Build Your Financial Future the Lazy Way** Terry Meany, 1999 Put away money for the future This book shows how the busy person's money can grow while he or she relaxes *Taxpayer Information Publications*, 2002

The Tools and Techniques of Employee Benefit and Retirement Planning, 2005 **The Tools & Techniques of Employee Benefit and Retirement Planning** Stephan R. Leimberg, John J. McFadden, 2003 **Increasing Savings for Retirement** United States. Congress. Senate. Committee on Finance, 2000 *Fundamental Tax Reform* United States. Congress. House. Committee on Ways and Means, 2001

Taxes For Dummies Eric Tyson, David J. Silverman, EA, 2002-12-16 Far and away the best among tax advice books Los Angeles Times Packed with tips for how to benefit from new tax law changes The user friendly guide that saves you money and makes filing a breeze Avoid the headaches that come with filing your taxes with this easy to understand book that demystifies tax forms minimizes errors and answers your most important questions With line by line instructions and unbeatable year round tax saving tips this handy guide lets you maximize your tax deductions this year and in the years ahead Praise for *Taxes For Dummies* The best of these books for tax novices Worth magazine The most accessible and creative It's also the best organized USA Today Will make tax preparation less traumatic The Wall Street Journal Sound financial advice you can use throughout the year The Seattle Times *The Complete Idiot's Guide to Making Money After You Retire* Barbara Weltman, 1998 From starting a lucrative home based business to investing to real estate many retirees need a part time paycheck to make ends meet Weltman retirees how to manage their time and income so that they live comfortably **The Tools and Techniques of Employee Benefit and**

Retirement Planning Stephan R. Leimberg,1999 **Forbes** ,2001 **Entrepreneur Magazine's how to Start a Vending Business** Anne Rawland Gabriel,2001 **Entrepreneur Magazine's Guide to Starting Your Own Business** ,1999 **Practical Tax Strategies** ,2008 **Safe Strategies for Financial Freedom** Van K. Tharp,D. R. Barton,Steve Sjuggurud,2004-05-22 Commonsense Rules for Financial Freedom Anyone Can Do It Safe Strategies for Financial Freedom shows you how to know in 30 seconds whether you should be in or out of the market The authors show you how great investors avoid mistakes and win big With Van Tharp s legendary risk control techniques learn how the world s most profitable investors reduce their risk and leave their wealth generating potential unlimited and how you can too You ll learn how to invest wisely in every type of market protecting what you earn and developing sources of regular income to achieve financial independence Safe Strategies for Financial Freedom provides you with a specific program for freeing yourself from the workplace forever Let it show you how to seize control of your financial life by investing in the assets that will provide you with steady income until the day when your investment income surpasses your monthly expenses and you are once and for all financially free How to Start a Restaurant and Five Other Food Businesses Jacquelyn Lynn,2001 *1001 Ways to Pay for College* Gen S. Tanabe,Kelly Tanabe,2009 Practical strategies to make any college affordable Cover **Bankroll Your Future** Ellen Hoffman,1999-06-07 A seasoned Uncle Sam watcher and Money magazine contributor offers an easy to read essential guide to retirement decision making Tax Management Portfolios ,2004

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