

	Traditional IRA	Roth IRA
Contributions	Deductible (Potentially)	Non-Deductible
Growth	Tax-Deferred	Tax-Deferred
Withdrawals	Taxable	Tax-Free (Potentially)
Income Limits	Only for Deductibility	Yes
Lifetime RMDs	Yes	No
RMDs After Death	Yes	Yes
Early Withdrawal Penalty	Yes	Yes
Contribution Limit	\$6,500 (+\$1,000 catch-up)	\$6,500 (+\$1,000 catch-up)

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