

# WHY CHOOSE ROTH IRA?

Roth IRAs are ideal if you're in a lower tax bracket now than you expect to be in during retirement.

	TRADITIONAL IRA	ROTH IRA
NOW	<p>You get a tax break now by using pre-tax income to invest.</p>	<p>You pay taxes now and contribute post-tax income to invest.</p> <p>Pay less tax now</p>
FUTURE	<p>You need to pay taxes in the future at a higher rate when you withdraw the funds.</p> <p>Pay more tax when retired</p>	<p>Once you reach age 59 1/2 and have held your Roth IRA for at least five years, you may withdraw from the account tax free.</p>

# Why Roth Ira Tips

**Andrew R. Biebl, Robert J. Ranweiler**



## Why Roth Ira Tips:

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