

# IRA Quick Guide *by*

RED ROCK  
WEALTH MANAGEMENT

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[retirewire.com](http://retirewire.com)



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.



# Best Strategies For Easy Roth Ira Guide

**Lorayne Fiorillo**



## **Best Strategies For Easy Roth Ira Guide:**

Capital Gains, Minimal Taxes Kaye A. Thomas, 2004 A complete authoritative guide to taxation of stocks mutual funds and market traded stock options

**Consider Your Options** Kaye A. Thomas, 2005 This is the 2005 edition of the most popular book on employee stock options It s a major revision from the previous edition with new design content and organization to make it even easier for employees to learn what they need to know about their equity compensation

**Making Money Simple** Peter Lazaroff, 2019-03-27 Simplify your financial life and ensure financial success into the future Feeling paralyzed by the overwhelming number of complex decisions you need to make with your money You don t need to be an expert to achieve financial freedom You just need a framework that makes the right choices simple and easy to make Making Money Simple provides that much needed process so you can get on the right track to long term financial security This valuable resource provides a solid foundation for all the nuanced personal finance decisions you need to make as you go through your career hit major life milestones and look to grow wealth It s a blueprint for financial achievement even through tough to navigate situations where there are no clear cut rules After you read Making Money Simple you ll be able to create your personal plan for success using proven wealth management methods and real world financial strategies From basic financial principles to advanced investing techniques you ll get comprehensive coverage of fundamental financial topics with easy to follow advice from author Peter Lazaroff who draws from his expertise as the Chief Investment Officer of a multi billion dollar wealth management firm to give you the tools you need to simplify your financial situation and make the right moves at every opportunity Getting your finances in order doesn t have to be hard It doesn t require fancy convoluted investment strategies Nor does it require keeping track of detailed spreadsheets You just need this step by step process to get your financial house in order and keep it that way forever It doesn t matter what your specific situation is We all need to understand our money and what to do with it Making Money Simple shows you how to Develop clear financial goals and plan for your future Understand the three crucial elements of building a strong financial house Implement effective investment strategies to grow your wealth and avoid costly mistakes Learn ten smart questions to ask when hiring financial professionals For those seeking to secure a solid financial future Making Money Simple A Complete Guide to Getting Your Financial House in Order and Keeping It That Way Forever is the roadmap to get you there

**A Random Walk Down Wall Street: The Time-Tested Strategy for Successful Investing (Ninth Edition)** Burton G. Malkiel, 2007-12-17 Updated with a new chapter that draws on behavioral finance the field that studies the psychology of investment decisions the bestselling guide to investing evaluates the full range of financial opportunities

**The Complete Idiot's Guide to Making Money with Mutual Funds** Alan Lavine, Gail Liberman, 2000-12-01 Identifies the advantages and disadvantages of investing in mutual funds shows how to select a mutual fund and looks at ways to reduce taxes

**The Wealth Creator- Let's Talk Strategy** Antonio M. Bravata, 2017-04-12 Antonio M Bravata was among some of the top insurance advisors in the country He now owns multiple

companies in which his day to day business is helping business owners executives and sales agents with strategic planning business coaching and leadership development His programs allow business owners and sales agents focus and attract the client base they need execute their future plans to perfection and brand themselves to attract higher fees Mr Bravata is serious in his motto of You must first help others get what they need before you can get what you need Antonio participates in many charity organizations and sponsorships In 2009 Mr Bravata was recognized as a select group of people in the Honor Roll of Donors Mr Bravata will help you execute your dreams and ideas into reality while guiding you on the right and wrong avenues to avoid For more information on any of Antonio s Charity foundation events or other of his companies information visit [www.AntonioMBravata.com](http://www.AntonioMBravata.com)

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