

ROTH IRA

CONTRIBUTIONS

Contributions are made with after-tax dollars from earned income, up to the annual limit.



WITHDRAWALS

Contributions can be withdrawn anytime tax- and penalty-free. Earnings can only be withdrawn after age 59.5 without penalty, or before that age in some special cases. There are no required distributions.

ADVANTAGES

- Flexibility and a variety of investment options.
- Tax-free growth and withdrawals.
- Beneficial for those in a higher tax bracket in retirement.
- No RMDs.
- Good vehicle for transfer of wealth.



DISADVANTAGES

- Can be hard to accurately estimate future tax rate.
- Contributions are not tax deductible in current year.
- Reduced contribution eligibility for high income earners.
- Low contribution limit compared to 401k.

Advanced Methods For Best Roth Ira Ideas

David Kirk



Advanced Methods For Best Roth Ira Ideas:

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