# 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

You get a tax break now by using

pre-tax income to invest.

You need to pay taxes in the future at a higher rate when you withdraw the funds.

FUTURE

Pay more tax when retired

## ROTH IRA

You pay taxes now and contribute post-tax income to invest.



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.



### **Best Strategies For What Is Roth Ira For Beginners**

**PT Brinkman** 

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