

IRA Quick Guide *by*

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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.



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The Real Money Guide David Kim, 2025-12-01 Most personal finance books fall into two categories oversimplified basics that don't address real problems or advanced strategies that assume you already have your financial house in order. The Real Money Guide bridges that gap because its author has lived on both sides. David Kim had all the credentials: the MBA, the certifications, the six figure tech career. And he still went bankrupt in his forties after a restaurant venture ended in betrayal. What followed wasn't just financial recovery; it was a complete transformation in how he understood money, success, and resilience. Part I tells that story. Not a sanitized success narrative but the raw reality of watching everything collapse, filing for bankruptcy and rebuilding from scratch through management consulting before eventually reaching senior leadership roles at Honeywell, Genpact and Amazon Web Services. Part II is the manual David wishes he'd had during both his failures and his successes. Organized into five comprehensive sections, it covers Core Financial Foundations: Budgeting, debt management, banking strategies, emergency funds, and student loan navigation. Protection: Security, Credit management, insurance fundamentals, and digital financial security in an increasingly complex world. Wealth Building: Investment strategies, real estate fundamentals, and multiple paths to financial growth. Career Income: Maximizing earning potential, understanding complex compensation structures like RSUs and stock options, and optimizing tax efficiency. Family Legacy: Building strong financial partnerships, teaching money management across generations, and estate planning essentials. Whether you're rebuilding after setbacks, managing newfound success, or helping your own children navigate their first Big Tech offer, this guide provides battle-tested strategies for every stage of your financial life. This isn't theory. Every strategy has been tested through market cycles, career changes, bankruptcy proceedings, and family obligations. The missing manual for financial recovery from someone who needed it most.

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