

ROTH 401(K)

VERSUS

ROTH IRA



ROTH 401(K)



ROTH IRA

#1 WHAT IS IT?



An employer-sponsored plan where contributions are with after-tax dollars.



A type of retirement account that you set up on your own. After-tax dollars are added to the account directly by the account owner.

#2 INCOME LIMITS?



No income limits to contribute.

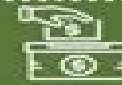


Cannot contribute if Modified Adjusted Gross Income is equal to or above \$144,000 for single filers and \$214,000 for Married Filing Jointly (for 2022).

#3 2022 CONTRIBUTIONS?



\$20,500 if you are under 50, and \$27,000 if you are 50 or older (for 2022).



\$6,000 with an additional \$1,000 catch-up contribution (\$7,000 total) if you're over 50 or older (for 2022).

#4 REQUIRED MINIMUM DISTRIBUTIONS?



Subject to required minimum distribution rules.



RMDs are not required.

#5 EARLY WITHDRAWALS?



If the plan allows, you can access your contributions tax and penalty-free. Withdrawals are pro-rated, a portion will be treated as an early withdrawal of earnings and may be subject to income tax and 10% tax penalty.



Allowed to take out only your contributions anytime with no penalty and no tax. Early withdrawal of earnings may be subject to taxes and a 10% penalty.

Complete Guide To Best Roth Ira Guide

Michael Hoelscher

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

Complete Guide To Best Roth Ira Guide:

Definitive Guide on Financial Planning in Marriage Joseph N. Iwuala . CPA FCA,2023-11-22 The purpose of this book is to help couples to build solid marriages devoid of financial conflicts and marital dissolutions due to money arguments in marriage by understanding financial planning in marriage God s design for marriage commitment in marriage and the need to put one s spouse above the love for money This book will help rescue couples teetering on the edges of separation and divorce because of money arguments in marriage Scholarly research has found that thousands of couples are separated or divorced yearly because of money arguments in marriage The enemy of the family knows that once couples are separated those under their care such as their children will be vulnerable to all kinds of social vices such as drug use dropping out of school ending up in jail prostitution and having children as single parents Children raised in broken homes do not perform well in a society like those born and raised in two parent homes

Save Now or Die Trying Mark Bruno,2007-09-10 Praise For Save Now or Die Trying Most Americans see retirement as a certainty The problem is too many older Americans have not saved enough and too many younger Americans start too late Mark Bruno s Save Now or Die Trying provides an actionable wake up call for some and an important jump start for others Melody Hobson President Ariel Capital Management LLC Ariel Mutual Funds You could work until the day you die Or you could start saving just a little bit right now and actually enjoy a real retirement You make the call No one is picking up the tab for our retirement no matter how many decades away it may be The way we retire has changed but we still have time to potentially be more secure in our retirements than any other previous generation but only if we buy into the financial realities of our retirement right this second With Save Now or Die Trying you ll discover a number of retirement savings options that could net hundreds of thousands of dollars for your retirement if you begin using them while you re still young Written in a straightforward and accessible style this guide will show you how to take full advantage of the most important elements of the retirement planning process time and participation Through practical profiles of young adults dealing with difficult financial situations and detailed discussions with scores of financial advisors about the various options available for building long term wealth from IRAs to 401 k s you ll quickly learn how to overcome the challenges of successfully saving for retirement Whether you re just out of school or just starting a family Save Now or Die Trying will show you how a little commitment today can translate into significant financial stability tomorrow

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you to create and apply prompts effectively for diverse applications from revolutionizing content creation and chatbots to coding assistance Starting with the fundamentals of prompt engineering this guide provides a solid foundation in LLM prompts their components and applications Through practical examples and use cases you ll discover how LLMs can be used for generating product descriptions personalized emails social media posts and even creative writing projects like fiction and poetry The book covers advanced use cases such as creating and promoting podcasts integrating LLMs with other tools and using AI for chatbot development But that s not all You ll also delve into the ethical considerations best practices and limitations of using LLM prompts as you experiment and optimize your approach for best results By the end of this book you ll have unlocked the full potential of AI in writing and content creation to generate ideas overcome writer s block boost productivity and improve communication skills What you will learn Explore the different types of prompts their strengths and weaknesses Understand the AI agent s knowledge and mental model Enhance your creative writing with AI insights for fiction and poetry Develop advanced skills in AI chatbot creation and deployment Discover how AI will transform industries such as education legal and others Integrate LLMs with various tools to boost productivity Understand AI ethics and best practices and navigate limitations effectively Experiment and optimize AI techniques for best results Who this book is for This book is for a wide audience including writers marketing and business professionals researchers students tech enthusiasts and creative individuals Anyone looking for strategies and examples for using AI co writing tools like ChatGPT effectively in domains such as content creation drafting emails and inspiring artistic works will find this book especially useful If you are interested in AI NLP and innovative software for personal or professional use this is the book for you

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and troubleshoot common mistakes 3 Practical Applications Explore how generative AI is being used in content writing marketing customer service and more 4 Advanced Concepts Discover the potential of fine tuning API integration and personalized AI models without getting lost in technical jargon 5 Ethical Considerations Learn how to use AI responsibly avoid bias and combat misinformation for ethical AI adoption 6 Future Trends Stay ahead of the curve with insights into emerging AI technologies including multimodal AI and personalized models Who This EBook Is For This eBook is for anyone curious about the potential of generative AI Business professionals looking to automate tasks enhance productivity and scale creative workflows Entrepreneurs and small business owners eager to adopt AI for content creation or customer engagement Writers marketers and educators seeking to unlock new ways to generate content and engage audiences Students hobbyists or tech enthusiasts who want an accessible guide to understanding and using ChatGPT effectively Why This EBook Stands Out Unlike technical manuals this eBook is written in a light hearted and conversational tone making it accessible to readers of all skill levels Whether you re a total beginner or someone with a bit of experience the step by step guides real world case studies and practical exercises will make generative AI easy and fun to use Bonus Content 500 Ready to Use ChatGPT Prompts Get inspiration for crafting prompts for everything from business emails and blog posts to social media captions and personal productivity tasks A glossary of key terms tools and recommended resources to keep you learning Why Generative AI Matters for the Future As industries increasingly rely on AI to innovate and automate understanding tools like ChatGPT is no longer optional it s essential This eBook highlights the transformative power of generative AI showing how it can be a game changer for businesses content creators and everyday users

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