

Nine compelling reasons to consider a Roth IRA

Tax-free growth potential; tax-free withdrawals



No minimum required distributions



Tax-free money for heirs



No age limit for contributions, if you're working



Limit impact of new Medicare surtax



Hedge against future tax hikes



Use contributions any time



Tax flexibility in retirement



If you are young, your income is likely to rise



Complete Guide To Why Roth Ira Ideas

PriceWaterhouseCoopers LLP

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 PwC logo.

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of 2001 and the Jobs and Growth Tax Relief Reconciliation Act of 2003 have cut taxes in many ways none of them simple Their tax savings including across the board rate cuts reduced capital gain and dividend taxes larger retirement plan deductions marriage penalty help more tax favored education savings options expanded alternative minimum tax relief and estate tax reduction to name just a few all come at a cost of tremendously increased complexity The rules change from year to year phasing in and phasing out and in most cases sunseting completely after 2010 Ignoring these changes is not an option there s too much to lose How can one make sense of it all PricewaterhouseCoopers Guide to the New Tax Rules answers your most frequent questions about the tricky new tax laws Using plain language everyone can understand the trusted tax professionals at PricewaterhouseCoopers explain how the new rules affect your personal finances and how you can benefit from newly available opportunities They outline the best ways to handle your investments plan for your retirement pay for your children s education maximize tax savings and much more Filled with in depth insights and practical advice this comprehensive guide will Give you proven tips techniques and methods for taking advantage of new tax rules Help you plan for new rules that don t take effect until 2004 or later Arm you with unique insights savvy suggestions and vivid examples for dealing with this year s tax provisions And much more **Forbes** ,2008 *BNA Pension & Benefits Reporter* ,2008-07 IRA's, 401(k)s & Other Retirement Plans Twila Slesnick,John C. Suttle,2002 IRAs 401 k s Other Retirement Plans discusses the different types of retirement plans the taxes and penalties that can deplete a nest egg and ways to avoid or minimize them In plain English the book covers tax strategies for before and after retirement distributions one must take distributions to heirs after death Roth IRAs eligibility taxation rollovers and more This book is completely overhauled to reflect the new tax laws passed by Congress in 2001 It provides the new 2002 rules and necessary tables

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