

TRADITIONAL IRA VS. ROTH IRA

TRADITIONAL IRA

ROTH IRA



WHO CAN USE IT?

Anyone who earns or whose filing-jointly spouse earns "taxable compensation," until age 70 1/2.



Anyone who earns or whose spouse earns "taxable compensation," **no matter how old they are.**



HOW MUCH YOU CAN CONTRIBUTE EVERY YEAR (2015/2016)?

\$5,500
to both accounts combined.

\$6,500
if age 50 or older.

Does not apply to rollover contributions.

\$5,500
to both accounts combined.

\$6,500
if age 50 or older.

Does not apply to rollover contributions.



CAN YOU EARN TOO MUCH TO USE IT?

No.



Yes.

You must earn **less than \$117,000** filing single, **\$184,000** married filing jointly in 2016.



CAN YOU USE IT AT THE SAME TIME AS A 401(K)?

Yes.

However, you may not be able to **deduct the entire amount** from your taxes, depending on income and how much you contribute.

Yes.



ARE YOUR CONTRIBUTIONS TAX DEDUCTIBLE?

Yes.



No.



DO YOU HAVE TO TAKE OUT MONEY?

Yes.

You must start withdrawing money ("required minimum distributions") at age 70 1/2.

No, if you opened the account.

If you inherited it, you must take distributions, although the process differs between surviving spouses and non-spouse beneficiaries.



HOW DO YOU GET YOUR MONEY OUT?

Withdrawals after age 59 1/2 are **taxed** as regular income. Any withdrawal made before then is subject to taxes plus a 10% penalty fee.



Withdrawals after age 59 1/2 are **not taxed**, as long as you've had the account for at least five years.

You can withdraw contributions tax free any time, but if under age 59 1/2 you must pay taxes and 10% penalty fee on earnings.

How To Roth Ira Ideas

J Spring



How To Roth Ira Ideas:

The 100 Best & Worst Planning Ideas for Your Client's Retirement Benefits Natalie B. Choate, 2006 [Content](#)

Marketing Playbook: Create Engaging Posts and Build Your Audience Olivia Miller, 2025-10-12

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