

	Traditional IRA	Roth IRA
Funded with	Pre-tax \$	After-tax \$
Contribution limits for 2020	\$6,000 (\$7,000 if age 50+)	\$6,000 (\$7,000 if age 50+)
Taxes	Contributions are tax-deductible	Tax-free withdrawals
Best for those who believe their tax rate will be	Lower in retirement	Higher in retirement
Income limits	None	Under \$137k (single); \$203k (married, filing jointly)
Required minimum distributions	At 70 1/2 years old	None
Withdrawing \$ pre-retirement	10% on all withdrawals	Contributions penalty free, everything else 10%

Advanced Methods For Trending Roth Ira 2025

**Barbara Hopkinson,[Anonymus
AC01401231]**



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