

# WHY CHOOSE ROTH IRA?

Roth IRAs are ideal if you're in a lower tax bracket now than you expect to be in during retirement.

|        | TRADITIONAL IRA                                                                                                           | ROTH IRA                                                                                                                          |
|--------|---------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| NOW    | <p>You get a tax break now by using pre-tax income to invest.</p>                                                         | <p>You pay taxes now and contribute post-tax income to invest.</p> <p>Pay less tax now</p>                                        |
| FUTURE | <p>You need to pay taxes in the future at a higher rate when you withdraw the funds.</p> <p>Pay more tax when retired</p> | <p>Once you reach age 59 1/2 and have held your Roth IRA for at least five years, you may withdraw from the account tax free.</p> |

# How To Start Roth Ira Tips

**Andrew P. Tobias**



## How To Start Roth Ira Tips:

**The Ernst & Young Tax Guide 2004** Ernst & Young LLP, 2004-02-03 The best tax guide of the bunch USA Today Hard to Beat Money magazine The Ernst Young Tax Guide 2004 is the most current authoritative and bestselling tax guide on the market Here is the only guide that provides complete coverage of the new tax law provisions and includes essential forms for the upcoming tax season plus the IRS's official filing instructions for these forms Make the most of the new tax law by learning how to save on your taxes with one of America's leading tax and accounting firms Ernst Young LLP SPECIAL FEATURES IN THIS YEAR'S EDITION How to make sense of the the Jobs and Growth Tax Relief Reconciliation Act of 2003 IRS Publication 17 Your Federal Income Tax How to determine retirement plan contributions under the new rules Using Coverdell ESAs and Qualified Tuition Section 529 Programs 50 Most Commonly Overlooked Deductions How the continued phase in of the Economic Growth and Tax Relief Reconciliation Act of 2001 will affect your taxes today and in the years to come PLUS the always popular features TAXSAVERS tips to slash your taxes this year and next TAXPLANNERS strategies to help you prepare for the upcoming year TAXALERTS pointers on the new tax law changes that may affect you TAXORGANIZERS reminders that help you keep track of your important tax records Over 450 of them at your fingertips

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and plot your preparation on the tax calendar to meet key deadlines EY Tax Guide 2016 is an integral resource that guides you in maximizing your tax return through trusted tax filing techniques *Entrepreneur Magazine's Guide to Starting Your Own Business*, 1999

**U. S. Master Tax Guide** CCH Incorporated, 2007-12 This classic reference provides helpful and practical guidance on today's federal tax law and reflects all pertinent federal taxation changes that affect 2007 returns Contains timely and precise explanations of federal income tax for individuals partnerships corporations and trusts as well as new rules established by key court decisions and the IRS Kleinrock's Complete Tax Guide, 2001

**The Young Couples Guide to Growing Rich Together** Jill Gianola, 2003-11-19 Financial strategies that help couples start off on the right foot Couples today face a far more complex financial environment than their parents could have imagined The Young Couples Guide to Growing Rich Together addresses issues unique to those just starting out from limited incomes and college debt to home purchases new babies and more and provides the knowledge and tactics necessary for juggling these financial responsibilities while also working on the nonfinancial aspects of a still developing relationship Featuring strategies that are both sensible and realistic this financial planning guide explains how to tackle the smaller issues before they grow to take on a life of their own Sample topics include Techniques for combining personal budgets Determining whether a prenuptial agreement is appropriate How to address financial differences of opinion

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