

# IRA Quick Guide *by*

RED ROCK  
WEALTH MANAGEMENT

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No minimum age requirement for IRA's



Must have earned income to fund an IRA



Max contribution is the greater of taxable compensation  
OR \$5,500 for 2016 (\$6,500 if age 50 or older)



15

Contribution deadline for the prior year is your tax filing due date, not including extensions.



Contributions are reported on IRS Form 5498, distributions on Form 1099-R.



Assets pass outside of your estate and probate to your designated beneficiary(s)

## IRA



Is better if you're in higher tax brackets now, and will be in lower tax brackets in retirement

IRA contributions may be tax deductible



Investment earnings grow tax deferred

Can't contribute if you're over 70 and 1/2



Income limits affect the tax deductibility

Required minimum distributions start at age 70 and 1/2



Distributions are taxed as ordinary income

10% penalty prior to age 59 and 1/2



## Roth IRA

Is better if you expect your taxes to be the same or higher in retirement



Roth IRA's are funded with after-tax dollars



Distributions are tax-free if you're over age 59.5 & the Roth IRA was funded at least 5 years ago



Can contribute at any age



Contributions may be limited based on your income



No required distributions ever

Distributions of earnings or IRA conversions within five years may be subject a 10% penalty.



# Complete Guide To Easy Roth Ira Tips

**Lorayne Fiorillo**



## **Complete Guide To Easy Roth Ira Tips:**

**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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