

ROTH 401(K)

VERSUS

ROTH IRA



ROTH 401(K)



ROTH IRA

#1 WHAT IS IT?



An employer-sponsored plan where contributions are with after-tax dollars.



A type of retirement account that you set up on your own. After-tax dollars are added to the account directly by the account owner.

#2 INCOME LIMITS?



No income limits to contribute.

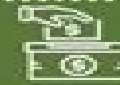


Cannot contribute if Modified Adjusted Gross Income is equal to or above \$144,000 for single filers and \$214,000 for Married Filing Jointly (for 2022).

#3 2022 CONTRIBUTIONS?



\$20,500 if you are under 50, and \$27,000 if you are 50 or older (for 2022).



\$6,000 with an additional \$1,000 catch-up contribution (\$7,000 total) if you're over 50 or older (for 2022).

#4 REQUIRED MINIMUM DISTRIBUTIONS?



Subject to required minimum distribution rules.



RMDs are not required.

#5 EARLY WITHDRAWALS?



If the plan allows, you can access your contributions tax and penalty-free. Withdrawals are pro-rated, a portion will be treated as an early withdrawal of earnings and may be subject to income tax and 10% tax penalty.



Allowed to take out only your contributions anytime with no penalty and no tax. Early withdrawal of earnings may be subject to taxes and a 10% penalty.

How To Roth Ira Guide

Victor M. Corman



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