IRA Quick Guide

REDROCK WEALTH MANAGEMENT



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)



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 to 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 6 '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

Peter Norton

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 Mellody 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 Generative AI and ChatGPT Prompts in Business: For Beginners and Non-Techies Deepak, In Generative AI and ChatGPT Prompts in Business For Beginners and Non Techies readers are introduced to the exciting world of generative AI with a focus on how tools like ChatGPT are revolutionizing industries enhancing creativity and simplifying workflows Written in a conversational friendly tone this eBook is perfect for beginners and non techies who want to understand AI concepts and apply them effectively in everyday tasks or professional settings From understanding the basics of generative AI to crafting effective ChatGPT prompts and exploring its practical business applications this comprehensive guide is packed with real world examples step by step tutorials and actionable insights Readers will walk away equipped to use AI for everything from content creation customer support automation and marketing strategies to improving productivity and brainstorming creative ideas What You ll Learn 1 Generative AI Basics Made Simple Learn what generative AI is how it works and why it s different from traditional AI 2 Master ChatGPT Understand how to set up ChatGPT craft prompts that get accurate results and troubleshoot common mistakes 3 Practical Applications Explore how generative AI is being used in content writing marketing customer service and more 4 Advanced Concepts Discover the potential of fine tuning API integration and personalized AI models without getting lost in technical jargon 5 Ethical Considerations Learn how to use AI responsibly avoid bias and combat misinformation for ethical AI adoption 6 Future Trends Stay ahead of the curve with insights into emerging AI technologies including

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