# Advantages of Roth IRA

## No Required Minimum Distributions (RMDs)

Roth IRAs don't require mandatory withdrawals during the account holder's lifetime, allowing funds to grow without interruption.

#### Flexible Contributions

Contributions can be withdrawn anytime without taxes or penalties, offering financial flexibility for unexpected needs.

### Tax-Free Withdrawals

Withdrawals, including earnings, are tax-free after 5 years, and if the account holder is 59% or older, maximizing retirement savings and avoiding taxes on growth.



## No Age Limit for Contributions

Contributions can be made at any age with earned income, allowing for ongoing growth and savings without restrictions.

## **Why Roth Ira Guide**

**Daniel F McAuley** 



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