

## Ins and Outs of IRAs

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## Ins and Outs of IRAs

	ROTH IRA	Traditional IRA
TAX BENEFITS	Tax free growth and withdrawals	Tax Deferred growth and Tax-deductible contributions

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## Ins and Outs of IRAs

	ROTH IRA	Traditional IRA
WITHDRAWAL TAXES	No taxes on contributions or earnings	Taxes on contributions and earnings

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### Ins and Outs of IRAs

	ROTH IRA	Traditional IRA
EARLY WITHDRAWAL PENALTIES	Before 59 ½, may pay taxes on earnings plus a 10% additional tax	Before 59 ½, might pay 10% penalty

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### Ins and Outs of IRAs

	ROTH IRA	Traditional IRA
RMD'S	No RMD	Must start taking at age 70 1/2

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### Ins and Outs of IRAs

	ROTH IRA	Traditional IRA
AGE REQUIREMENTS	Contribute at any age	Contribute until 70 1/2

Annual contribution is \$5,500 in either IRA and \$6,500 if over 50 years of age

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### Ins and Outs of IRAs

	ROTH IRA	Traditional IRA
INCOME REQUIREMENTS	High income may affect how much you can contribute	Income does not affect how much you can contribute

Annual contribution is \$5,500 in either IRA and \$6,500 if over 50 years of age

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## Ins and Outs of IRAs

	ROTH IRA	Traditional IRA
BENEFICIARIES	No taxes on withdrawal	Taxed on beneficiary's tax rate

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## Stock Presentation

### The Trade Desk

Presented by:

Betsy Wills

Steven Goldberg

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