

COMPARING TRADITIONAL & ROTH IRAS

TRADITIONAL

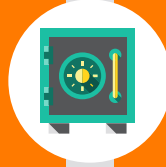
ROTH

Money is contributed before taxes, so you save on taxes now.



Money is added after tax, so you pay taxes today.

You pay taxes when money is withdrawn during retirement.



Money is withdrawn tax free during retirement.

There is a 10% penalty if you make a withdraw before retirement.



No penalty to withdraw contributions before retirement, but there is a penalty to withdraw earnings.

No taxes are paid on account earnings until retirement.



No taxes are paid on account earnings.

No income restrictions, available to everyone.



Not available for high income earners.

FREE RESOURCE FROM



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