



How Does a Traditional IRA Compare to a Roth-IRA?

	<u>Traditional IRA</u>	<u>Roth IRA</u>	
Contributions	Tax Deductible	No Tax Deduction	
Contributions after Age 70 (if still working)	No	Yes	
Withdrawals		<u>Roth-IRA</u>	<u>Roth-IRA</u>
		<u>Contributions</u>	<u>Earnings</u>
Before Age 59½	Taxable + 10% penalty	Tax-Free, no 10% penalty	Taxable + 10% penalty
After Age 59½	Taxable	Tax-Free, no 10% penalty	Tax-Free, no 10% penalty*
		*If initial contribution meets 5 year rule	
Subject to Age 70½ Required Minimum Distributions	Yes	No	
Withdrawal can Increase tax On Social Security Benefits, Increase Medicare Premiums and be subject to AMT & loss of itemized deductions	Yes	No	

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