

ROTH IRA OPTIONS, EXPLAINED

A Roth IRA is an account that is NOT taxed in retirement, AT ALL! Contribute post-tax money (your paycheck) and withdraw tax free in retirement.

Roth IRA

BEST tax-advantaged account!

You can open ONE yourself

Max Contribution of \$6K per year

Income limit starts phasing you out if you make between \$125-140K

Backdoor Roth IRA

NOT a type of account – this is a strategy for high income earners (\$140K+)

Allows you to still contribute to a Roth IRA – no income limit

Max contribution of \$6K per year

Mega Backdoor Roth

Available within SOME 401K plans, not all

Use only if you max out Roth IRA & 401K

Allows you to put up to \$37,500 in a Roth IRA or Roth 401(k) on top of the \$19.5K 401k contribution limit

If you invest \$500 a month for the next 40 years, you could have a TAX FREE....

\$1,554,339

with \$240K in contributions & \$1.31M in interest

Roth Ira Answer

Eric J. Robbins



Roth Ira Answer:

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