

Tax Regulations for Roth IRAs

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Single Filers	\$7,000	Age 59.5+: Penalty-Free Contributions Earnings Taxable Age <59.5: Penalty-Free for Qualified Purposes
Married Couples	\$14,000	Age 59.5+: Penalty-Free Contributions Earnings Taxable Age <59.5: Penalty-Free for Qualified Purposes
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Account Age	At Least 5 Years Old	
Account Holder Age	59.5 Years or Older	
Qualified Purposes	Retirement, Disability, Death, and Certain First-time Homebuyer Expenses	

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