



# Investing In A Roth **IRA**

There are three basic options when it comes to opening a **Roth IRA**. You have a bank, a mutual fund company or a brokerage firm.



**At a bank**, the fees may be low, but the investment options may be limited to CDs and money market accounts.

**Buying a no-load mutual fund** directly from a mutual fund company can be efficient, but that's only if you're interested in owning a few funds.



**A brokerage account** will let you access any type of investment from one account, but there may be annual fees and transaction costs that you've got to contend with.

**Most Roth IRA accounts can be opened online**, through the mail or in person. For speed and convenience, going online cannot be beat.



# Advanced Methods For How To Roth Ira Tips

**Lynn O'Shaughnessy**

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