



IS A ROTH IRA RIGHT FOR YOU?



The Roth IRA's unique characteristics may make it an effective retirement-savings tool for some individuals, but Roth IRAs aren't right for everyone and eligibility limitations apply.

ARE YOU INTERESTED IN AN INVESTMENT VEHICLE IN WHICH:

1. Investments grow tax free

2. Withdrawals are tax free

3. No RMDs to pass to heirs

YES

NO

Do you think your tax bracket will be higher when you retire than it is today?

NO

You do not seem interested in an IRA.

YES

ROTH MAY BE RIGHT FOR YOU

The Roth is better when your



Are you a younger worker who expects to make more in the future?

YES

A Roth IRA may be right for you.

Simple Roth Ira Tips

Ernst & Young LLP

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