

Roth IRA

1. Non-deductible contributions
2. Earnings entirely tax free when taken (if qualified withdrawal)
3. Qualified Plan at work not a problem
4. Has maximum contribution amounts (\$6500)
5. No mandatory withdrawals at age 72
6. Subject to income limits
7. Must be held in account for five years minimum and
8. The withdrawal must occur due to:
 - 59 ½
 - The owner dies
 - The owner becomes disabled
 - First time home buyer