



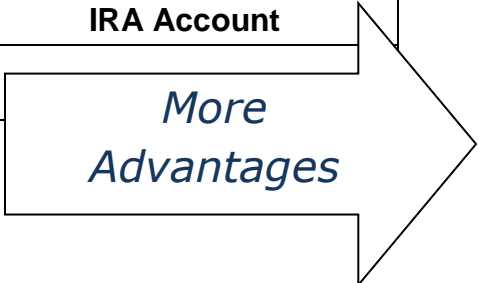
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**Advantages
of a Roth IRA**



	Traditional IRA	Roth IRA
May make any investment that is not a Prohibited Transaction	Yes	Yes
Money in		
Contributions	Are Income Tax Deductible	Are Not Income Tax Deductible
To Make a new Contribution to an IRA	Must have Earned Income	Must have Earned income
Transfers from one IRA Account to another IRA Account	Unlimited Amount And there's No income restrictions	Unlimited Amount And there's No income restrictions
Earning Limits	Are Unlimited Earn as much as you want	Are Unlimited Earn as much as you want Using a Backdoor Roth
Money Out		
Qualified Distribution are	Taxed as Ordinary Income	Income Tax Free
Must take an annual Required Minimum Distribution	Must start at age 70½	No Required Distributions
Passes to a Beneficiary	As a Traditional IRA Account	As a Roth IRA Account



If You Die		
<p>If You own Roth IRA</p> <p>What does your Beneficiary Inherit?</p>		<p>A Roth IRA</p>
<p>What Income Tax Treatment will your Beneficiary have</p>		<p>Income Tax Free</p>
<p>Can your Beneficiary keep investing the funds in the Inherited Roth IRA</p>		<p>Yes</p>
<p>Super Bonus for all IRAs</p> <p>Will your IRA be Subject to Probate</p>	<p>NO</p> <p>IRA'S do not go through Probate if there is a named beneficiary</p>	<p>NO</p> <p>IRA'S do not go through Probate if there is a named beneficiary.</p>