

# PAYROLL DEDUCTED ROTH IRA

- Tax-Free growth potential
- Earnings grow Tax-deferred
- Earnings are not taxed upon withdrawal if the account is held for 5 years and you are age 59 ½ or older, or if other rules are met
- Contributions are not taxed upon withdrawal
- Contributions are not deductible from income tax
- Penalty-free withdrawals if you are age 59 ½ or older, or other rules are met
- Not subject to minimum withdrawal requirement after age 70 ½
- Contributions are allowed after age 70 ½
- Multiple Investment Options
- No age requirements
- Any individual with earned income (dollar figures represent a Modified Adjusted Gross Income) within the allowable guidelines:

	Married	Single
Full	<\$159,000	<\$101,000
Partial	\$159,000 - \$169,000	\$101,000 – 116,000
None	>\$169,000	>\$116,000

- 2008 Maximum Contribution \$5000
- Over age 50 an additional \$1000 allowed