

# THREE THAT MAKE A ROTH IRA LIFE SITUATIONS PLAN THE RIGHT MOVE.

There are a variety of ways to save for retirement, but one plan that stands out is the Roth IRA. It's an easy-to-understand retirement plan that is consumer friendly. In fact, if you're in any of the following three life situations, the Roth IRA is likely a must have.

1

## YOU'RE YOUNG.

Typically, if you're young and just starting out in your career, you're making the least amount of money you ever will. That means you're in a relatively low tax bracket. The Roth IRA is likely right for you. This plan allows you to pay taxes now so you can make tax-free withdrawals in retirement. That's a key benefit if you're in a low tax bracket now. Other retirement plans allow you to take upfront deductions for the money you contribute. However, if you're not paying much in taxes now, that deduction isn't of much value. The Roth IRA is your choice.

2

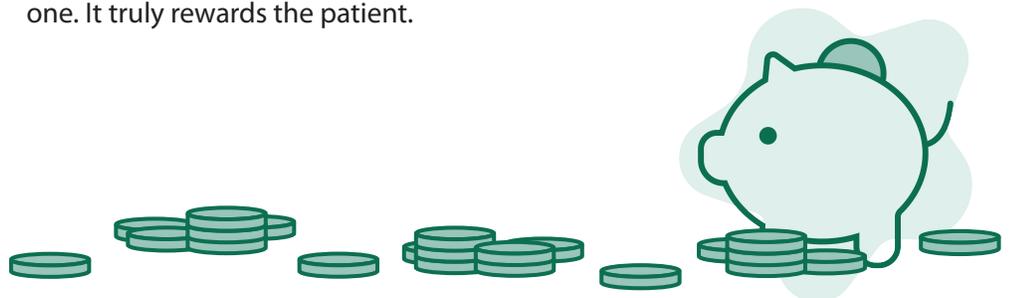
## YOU'RE PATIENT.

Another key benefit of the Roth IRA is that there are no required payouts. In other plans, once you reach a certain age — known as the required minimum distribution (RMD) age — you must start taking payments. However, if you're in a situation where you can sit on your money and let it grow, the Roth IRA allows you to do that. The plan does not have a RMD. You could even leave your Roth IRA to a loved one. It truly rewards the patient.

3

## YOU WANT TAX OPTIONS IN RETIREMENT.

As we mentioned, Roth IRA distributions are tax-free in retirement. USA Today notes that can be helpful if you want some tax flexibility in your golden years. Because your distributions are tax-free, they won't count toward the income levels factored in for Social Security taxes. That can save you plenty.



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