

## Learn more at www.MEMBERS1st.com, or by calling any branch office.

## **ROTH IRA**

A retirement account where you pay taxes now and future withdrawals are tax-free.

- No minimum to open
- A good option if you think your taxes will be higher in retirement than they are now
- Contributions can be withdrawn with no penalty or taxation
- No mandatory withdrawals
- Earnings grow tax-free
- Annual contributions under age 50 are \$6,000
- Annual contributions for age 50 and over are \$7,000
- Call or stop in to any branch office to open a ROTH IRA

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