

An Overview of a An Overview of a
Traditional Individual
Retirement Account



Sit back and relax. Retirement will be ready for take-off.

Enjoy your tax-advantages, knowing you won't pay taxes on your contributions until you reach your final destination.

There's a reason that the popularity of Traditional IRAs is soaring. They offer the best of both worlds: worry-free savings for retirement with tax-deferred earnings — plus tax-deductible contributions to lighten the tax burden year after year from now until retirement. A Traditional IRA allows you to sit back and relax, knowing your retirement earnings are 100% free from federal income tax until you take distributions.

The money in your Traditional IRA is always accessible, but if you wait until you retire to withdraw the money from your account, you could be in a lower tax bracket, meaning you ultimately would pay less tax than in another vehicle that makes you pay tax as you go.

Additionally, a Traditional IRA gives you the flexibility to easily move funds if your investment goals change.

IMPORTANT! Tax rules can be complicated. This brochure is intended to serve as a general overview. Before making any decisions, you should speak with a qualified tax advisor.

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"Do something today that you your future self will thank you for."

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Withdrawing Funds From a Traditional IRA

You may withdraw money from your Traditional IRA at any time. The taxable portion of the withdrawal will be taxed as ordinary income. Distributions taken before you reach age 59½ may be subject to the IRS 10% early withdrawal penalty.

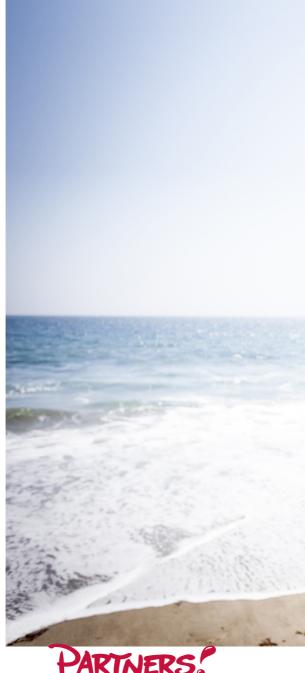
Withdrawing Without Incurring IRS Penalties

In certain situations, you can take money out prior to age 59½ without IRS penalty. These include distributions that are taken:

- While you are disabled
- For a qualifying first-home purchase (\$10,000 lifetime maximum)
- For certain higher education costs
- To pay for health insurance if you are unemployed
- For a qualifying birth or adoption (\$5,000 limit)

Note: It is best to determine if you qualify for an exception to the IRS 10% early distribution penalty before you withdraw money from your Traditional IRA prior to age 59½.

Once you reach age 59½, the taxable portion of any distribution you take is taxed as ordinary income; however, the IRS 10% early withdrawal penalty no longer applies.



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