

10 THINGS TO KNOW ABOUT TRADITIONAL IRAs

A Traditional IRA gives individuals the opportunity to direct pre-tax income toward tax-deferred investments. In addition, no capital gains or dividend income is taxed until it is withdrawn from a Traditional IRA. STRATA gives you access to a wide array of investment opportunities through a self-directed Traditional IRA, making it a great complement to a conventional Roth or Traditional IRA.



ALMOST ANYONE CAN HAVE ONE

You just need to be younger than age 70½ and have earned income (or be married to someone with earned income).



YOU CAN CONTRIBUTE, EVEN IF YOU CAN'T DEDUCT

It's called a nondeductible contribution, and you won't have to pay tax on that money again when you take it out of your IRA.



YOUR IRA INVESTMENTS GROW TAX-DEFERRED

You generally do not have to include your investment earnings in your taxable income until you take a withdrawal.



DISTRIBUTIONS WILL BE TAXED PRO RATA

Traditional IRA withdrawals will consist of a proportionate amount of taxable assets and nontaxable contributions based on all of your IRA account balances.



YOU HAVE A WIDE RANGE OF INVESTMENT OPTIONS

Those who choose a self-directed IRA, or alternative IRA, have the flexibility to invest in almost any type of investment including real estate, precious metals, private equity and more.



USE YOUR IRA TO CONSOLIDATE RETIREMENT SAVINGS

You can transfer or roll over pre-tax assets between your IRAs. You can also roll over dollars from other eligible employer plans.



YOU CAN CONTRIBUTE A SIGNIFICANT AMOUNT

For 2018, you can contribute \$5,500 to your Traditional IRA, or \$6,500 if you're over the age of 50. The deadline for 2018 contributions is April 15, 2019.



YOU CAN WITHDRAW YOUR IRA ASSETS AT ANY TIME

If you are younger than age 59½, an additional 10% early distribution tax will apply unless you meet an exception.



MOST CONTRIBUTIONS ARE DEDUCTIBLE

Traditional IRAs enable a reduction in tax liability in the year of contribution and the delay of taxation on both the contribution amount and the earnings until the amounts are distributed.



MANDATORY DISTRIBUTIONS BEGIN AT AGE 70½

When you reach age 70½, the IRA rules require you to start taking a required minimum distribution (RMD) from your Traditional IRA each year.

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