



The IRS allows Americans to save with "After Tax Money" by putting it into a Roth IRA.

- Anyone that earns money can have a Roth, so even children can own a Roth IRA.
- It's easy to open a Roth IRA, just contact your Wealthcamp Advisor: you will need to give your Social Security Number, your Bank information where you want the money drawn from to fund the Roth IRA each month. You make a check directly to the Insurance company that you and your WealthCamp advisor select. Suitability is required for you to make sure this is good idea for you.
- Roth IRAs allow people to withdraw principal from the account. This is called FIFO. This concept can be a very effective tool for first-time homebuyers. Get all the details from your WealthCamp Advisor today.
- Roth withdrawals in retirement are generally tax-free, unlike pensions, social security income, 401k's or even Traditional Ira's.

- YOU have a 16-month window in which to fund Roth accounts unlike the 401k.
- Unlike other retirement plans (401k's and Traditional Ira's require you take a "Minimum Required Distribution" at age 72), a Roth IRA allows you to decide when you want to take the Income, if at all!
- If you Like, you can pass on your Roth account funds to heirs, tax-free.
- If you have higher income, you can still create a Roth thru the concept of the "Backdoor Approach". Ask your Wealthcamp Advisor how the Backdoor Approach works.

Please call the number below or email Scott and go to www.WealthCamp.net, to start your Roth IRA today. \$6000 if you are under 50. If older than 50, you can invest \$7000 per year.

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