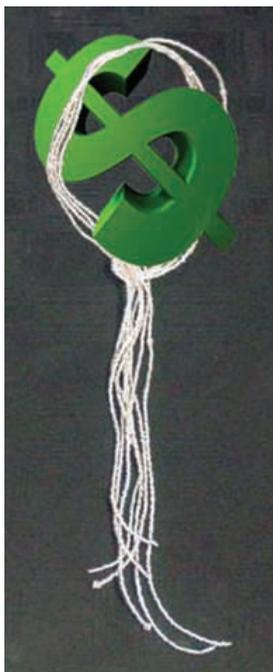


Roth IRAs/401(k)s Still Have Strings Attached:

There's a Better Option for Accessing Your Retirement Income, Tax-Free!

BY SAMUEL N. ASARE
MBA, CRPC, CMFC

Americans were introduced to the Roth IRA under the Taxpayer Relief Act of 1997 with much admiration. A similar reception greeted the 2001 Economic Growth and Tax Relief Reconciliation Act, which expanded contribution limits and also introduced the Roth 401(k) option, which would later become permanent under the Pension Protection Act of 2006.



As far as tax treatment goes, we agree that these Roth options are a step in the right direction in that they allow “non-qualified” contributions and tax-free withdrawals (when certain conditions are met). In fact, most real-life retirees generally tend to have few to no tax deductions and exemptions.

However, both Roth options—IRAs and 401(k)s—still have too many government strings attached. These show up in the form of:

- Contribution limits
- When the principal and/or gains may and may not be accessed
- Forced distributions beginning at age 70½ (Roth 401k)

Why would anyone bother with a Roth account when, under current tax laws, similar non-qualified options would provide tax-free accumulation and access WITHOUT all the strings?

- Regardless of your income, you can basically set your own contribution limit by building your plan according to your funds.
- You may access your money before age 59½, tax-free, including all gains, without IRS penalties and without obligation to repay.
- Additionally, funds from these accounts do not impact the computation of your “provisional income,”

hence they do not affect the taxation of your Social Security benefits in any way.

- There are absolutely no “required minimum distribution” rules to comply with once you hit age 70½.
- And upon death, any remaining funds can be transferred to your named heirs, income-tax free.

Is this an arrangement you could live with?

You may be wondering why you have not been made aware of such an option until now—just like most of the people we meet. The late Chief Judge Learned Hand of the U.S. Court of Appeals, Second Circuit, once said, “There are two systems of taxation in our country: One for the informed and one for the uninformed.” Sadly, many so-called financial advisors seem to work inside of boxes with closed little minds, while the solutions that many Americans seek and desire lie outside of those boxes.

Laser Financial Group has helped many people just like you restructure their financial affairs and put themselves in the driver’s seat, instead of Uncle Sam. Regard-

less of where you are in your planning process—even if you are already retired—we can do the same for you and your family. Please call (301) 949-4449 or visit www.LaserFG.com to schedule your free, no-obligation consultation today. Evening and Saturday appointments are available on a first-come-first-served basis.



A senior financial strategist with Laser Financial Group, Samuel is an accomplished personal finance expert and author with years of experience in retirement planning. He regularly contributes to and is featured by various media outlets, including TV and radio.



Tax-Free Retirement Income:

Excellent idea!

- ✓ tax-free accumulation!
- ✓ tax-free access!
- ✓ income-tax free transfer to heirs!

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