Your Green®

A closer look at Individual Retirement Accounts

An Individual Retirement Account (IRA) can be a valuable tool for saving for retirement when you don't have access to a 401(k) or other employer-sponsored plan. If you *do* have access to an employer-sponsored plan, IRAs can help you save even *more* for retirement.

A person of any age with taxable compensation can contribute

You can withdraw money anytime, but a 10% penalty may apply if you are under age 59½

Contributions can be made until your tax return filing deadline (filing extensions do not apply)

For 2026 & 2027, the maximum total annual contribution for IRAs is $7,500 if you're under age 50, and $8,600 if you're age 50 or older

IRA options at a glance

Traditional IRA	Roth IRA
Better if your tax bracket is higher now than in retirement	Better if your tax bracket will be the same or higher in retirement
Contributions may be tax-deductible	Contributions are made with after-tax dollars & are not tax deductible
RMDs start at age 73	No RMDs ever, if you are the original owner
Taxes are paid upon withdrawal during retirement	Withdrawals are tax-free in retirement if certain conditions are met
No income limit for contributions	Contribution limits are based on MAGI

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Take action now to start planning for retirement or to obtain a second opinion on your current plan. Contact Green Financial Resources, LLC to schedule a no-cost, no-obligation consultation with no asset minimums.

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