




Although the Roth IRA is still a qualified plan, we like to put this in a separate category as funds placed properly into a Roth IRA begin to grow income tax-free.

Roth IRA

Roth IRA Conversion




Many Americans believe tax rates will be higher in the future. This has led some to consider the value of converting to a Roth IRA. By converting now, you pay your taxes today. Then, your Roth and all future growth accumulates federal income tax-free. Imagine a 0.0% tax rate on your future growth and withdrawals. Before converting to a Roth IRA, you should do research about the tax impact and also evaluate your risk tolerance along with your personal goals and objective.

*Where you place your money makes a difference
and we can help you understand the benefits and costs
associated with your long-term decisions.*

Stretch It

Like a traditional IRA, the Roth IRA can be stretched over the life expectancy of your heirs. This means you can grow money federal income tax-free for as long as possible under the law. That can stack up into quite a legacy.



Disclosure: Neither our company nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on your own qualified advisor. Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the Death Benefit and lifetime annuity payments are appropriate for your needs.



**FINANCIAL & INSURANCE
SOLUTIONS, INC.**

1008 W. Avenue M14, Suite A/D 172
Palmdale CA 93551
661.317.3962 | cbgdfinancial@gmail.com
cbgdfinancial.com