

Individual Retirement Account Program



**Grow your money tree now for your retirement years.
There are more choices than ever with an IRA.**

- ◆ **Traditional IRAs** may reduce your taxes and result in a bigger refund. For most people deposits and earnings are tax deferred until you withdraw them at retirement. In the coming years the income limits for a deductible IRA are going up.
- ◆ **Roth IRAs** are not tax deductible, but years later when you use the retirement money there is no tax on the deposit or the earnings. Also income limitations are higher than traditional IRAs
- ◆ **Rollover of TRIP** or other Retirement funds into an IRA may provide more flexibility for use of your retirement money.
- ◆ **Spousal Accounts** available for spouses who do not work for wages

**PAYROLL DEDUCTION OR DIRECT DEBIT
MAKES IT EASY TO ADD TO YOUR IRA.**

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