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Non Roth (401k, 403b, 457, Etc)
& The Time Value Of Money. Feb.
28, 2016 9:32 PM ET. This topic
has been discussed by many,
over the years, but it is still very
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number ...

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In a non-Roth, you don't pay income taxes now, but pay them later. In a qualified retirement account (Roth or non-Roth), you avoid capital gains taxes.

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~~Roth Versus Non Roth: If You
Make A Lot Roth Probably ...~~

The question above is a common one federal employees face. The decision to fund a Roth TSP or Roth IRA can be a complicated one with a number of factors to

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consider.

~~To Roth or Not to Roth?~~

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account are near the opposite ends of the spectrum for such potential restrictions.

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Contribution types Regular employee contributions. Each pay period, your agency or service will deduct your contribution from your basic salary in the amount or percentage that you chose when you started contributing.

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If you're a Roth IRA beneficiary, you can open an Inherited Roth IRA. But you have other choices, depending on your relationship to the original account holder.

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~~Options When You're a Roth IRA
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A Roth IRA is an IRA that, except as explained below, is subject to the rules that apply to a traditional IRA.

~~Roth IRAs | Internal Revenue~~

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Roth 401(k) vs. Roth IRA. How to Decide: Pre-Tax vs. Roth? When a 401(k) or 403(b) retirement plan offers both pre-tax and Roth as deferral sources, employees can often choose pre-tax, Roth, or a combination of both.

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you're a good candidate for a Roth conversion. If you answer "yes" to all five questions, you're an outstanding candidate.

Question No. 1: Are you taxed at lower rates today than you will be in future? Roth conversions make

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Contributing to a Roth IRA in a

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Key Points. Rolling over a Roth 401(k) to a Roth IRA can make sense in the right circumstances, but you need to be aware of the

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rules. When you rollover funds from a Roth 401(k) to a Roth IRA, it's the age of the Roth IRA that sets the clock for the 5-year rule.

~~Can You Rollover a Roth 401(k) to a Roth IRA? | Charles Schwab~~

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