

educating for financial freedom: **pre-tax vs. roth**

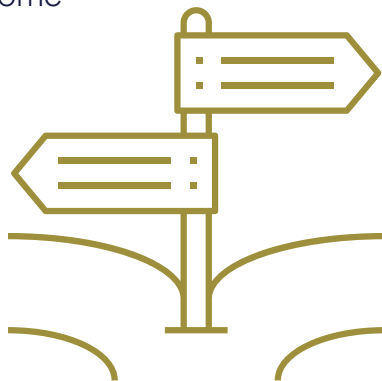


pre-tax contributions

- do not pay taxes today
- lower current taxable income
- pay taxes in future on contributions and earnings as regular taxable income

roth contributions

- pay tax today on contributions
- no tax due upon withdrawal for contributions and earnings*



*what requirements do I need to meet for a qualified roth distribution?

two requirements

- Must be at least 59 1/2 years old
- First Roth contribution was at least 5 years before distribution



check out our video

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pro tip

the younger you are, the more impactful contributing on a roth basis can potentially be

