

# A RETIREMENT PLAN WITH TAX FREE INCOME.

Whether traveling, pursuing a new hobby, or simply spending time with friends and family during retirement, a Roth IRA can help you reach your goals.

## A ROTH IRA CAN HELP REACH YOUR GOALS:

- Competitive rates
- No annual fees
- Federal deposit insurance through the National Credit Union Administration (NCUA)
- Potentially tax-free withdrawals
- Can be opened and funded without employer participation
- You can choose your own contribution amount (within limits) and investments
- Assets are always available, and can be moved under specific conditions
- There is no upper age limit for contributions
- Your account can grow tax-deferred
- If guidelines for qualified withdrawals are followed, tax-deferred earnings become tax-free
- May qualify for a tax credit

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**860.446.8085 or 800.962.3237**

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Contribution limits, qualification criteria and other terms and conditions relating to these accounts can change at any time. Before you open your account, consult your tax advisor for current IRS laws and regulations associated with these types of accounts and whether they are a suitable investment for your financial situation.