The Priorities of Investing

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IMPACT
WEALTH MANAGEMENT

What Comes to Mind for You?

iMPACT WEALTH MANAGEMENT

1 in 4 people have less than $1000 saved for retirement

When a dollar comes in what should you do?

Two Places

- Emergency Savings
- Free Savings i.e. 401(k)

Protection

- Life Insurance?
- Tax free to beneficiaries
- Cash value policies

Eliminate the Bad Debt!

- Zero debt is ideal
- Credit cards are the worst kind

Max out your Roth IRA

- Traditional 401(k) assumes you will be in a lower tax bracket at retirement
- Tax rates are at historic lows

Three buckets of Money

Tax Free

Tax-deferred

Taxable

Max out your 401(k) contribution

- Take advantage of tax benefits
- Designate contributions as a Roth 401(k)

Taxable Investments

- Savings account
- Diversify!
- Velocity of Money is key

Saving for Retirement is like an orange…

- The earlier you start, the better

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This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

The Roth IRA offers tax deferral on any earnings in the account. Withdrawals from the account may be tax free, as long as they are considered qualified. Limitations and restrictions may apply. Withdrawals prior to age 59 ½ or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Future tax laws can change at any time and may impact the benefits of Roth IRAs. Their tax treatment may change.

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