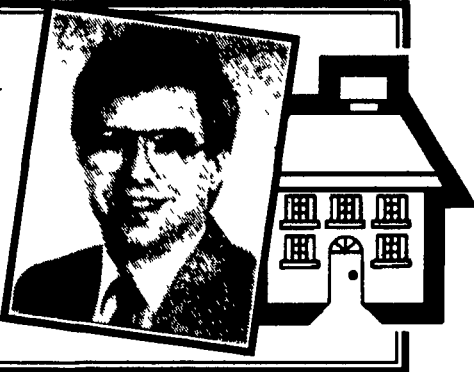


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Some things never change. By now you've almost certainly received in the mail your annual greetings from the IRS. But other things do change. Among them are the rules that relate to the traditional individual retirement account (IRA) and the new Roth IRA. This can make it confusing to decide if you want to leave your retirement funds in your current IRA or to convert them to a Roth IRA.

As is so often the case, the answer to whether to convert or not to convert is "it depends".

The important variables include your assumptions as to whether your marginal tax bracket at retirement will be

lower, the same, or higher than your present marginal tax bracket. And who knows what the tax brackets will be at the time you retire? Other considerations are the length of time until withdrawal and what funds you will use to pay the taxes on the amount withdrawn.

The Roth IRA came into existence as a result of the Taxpayer Relief Act of 1997. Your contributions to a Roth IRA are not deductible, but the earnings grow tax free, and, furthermore, are not taxed at the time of withdrawal after age 59 1/2 providing the account is held for five years. This differs from the traditional IRA for which contri-

butions are deductible if the taxpayer is not an active participant in an employer-sponsored plan and who meet the adjusted gross income (AGI) limits (\$30,000 to \$40,000 for single filers and \$50,000 to \$65,000 for joint filers.)

Unlike the traditional IRA, contributions can be made at any age to the Roth IRA. But like the traditional IRA, eligibility is limited to individuals with AGI under \$95,000 and to married couples with AGI, under \$150,000 and is phased out for incomes above these limits.

The maximum contribution to either type of IRA is \$2,000 or 100% of earned income, whichever is less.

So what should you do?

Because earnings on the Roth IRA are non-taxable, it will almost always be the better choice for younger persons opening an IRA for the first time. If you're very close to retirement, because of the tax costs, it is probably not worth converting a traditional IRA to a Roth IRA. For those in between, you will need to do some figuring.

The Roth is also the best choice if you assume that your

marginal tax bracket will be the same or higher at the time of withdrawal. If you anticipate that you will be in a lower tax bracket after retirement, you are better off not converting to a Roth.

If you would have to use funds from your current IRA or borrow money to pay the taxes due upon conversion of the IRA, you should leave it alone.

An additional concern is whether your ROTH IRA is protected against claims of creditors or in bankruptcy. Although ordinary IRAs are protected, Roth IRAs are not protected in all states at this time, although this will likely change.

No matter which type you chose or how much you invest each year, the benefits are greater the earlier you start. To reach a stated goal by retire-

ment at an investment return of 10% annually, the amount of savings required on a monthly basis triples for each 10 years you wait. For example, to have one million dollars at age 55, you need to save \$263.39 per month starting at age 20. If you wait until age 30, you must save \$753.67 per month. But if you wait until age 40, the monthly savings required is \$2,412.72. No matter what your goal or planned retirement age, starting early is a critical factor.

If you're feeling a bit bewildered by all the choices and considerations, you are not alone. Before opening or converting an existing IRA you should become familiar with all the eligibility requirements, contribution limits, tax treatment of contributions, earnings, and withdrawals.

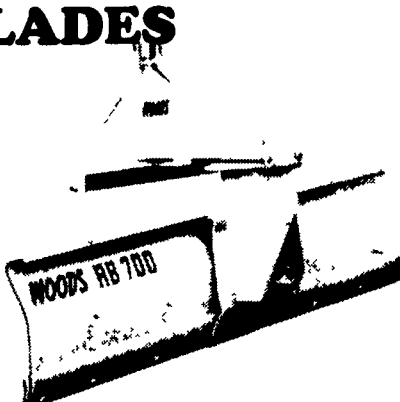
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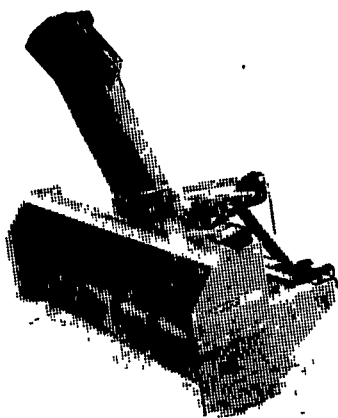
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