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**MEA Financial Services** wants to help you make informed financial decisions. For more information about this or any of our other investment products, call us at **1-800-292-1950**.

We'll answer any questions you have and if you like, put you in touch with the Financial Services Representative for your area. Or feel free to visit our Web site at **www.meafs.com**.

**mea  
Financial  
Services**

P.O. Box 2501 • East Lansing, MI 48826-2501

1-800-292-1950 [www.meafs.com](http://www.meafs.com)



**Roth Individual Retirement Account**

**Roth  
IRA**



A Roth Individual

Retirement Account

(Roth IRA) is

a retirement program

that allows you to grow

your money tax-free and,

if you qualify, add money

on an annual basis if

you'd like for as long as

you like.

Power is a good thing, especially when it comes to earning. That's the strength of a Roth IRA. It gives you a powerful way to invest for retirement. Unlike a traditional IRA, contributions are made from after-tax earned income, and your account earnings build tax-free.

A Roth IRA also offers you flexibility. With it, you can choose to invest tax free for as long as you wish and choose to withdraw money or not. You can withdraw your earnings tax-free and penalty-free after five years and after you reach age 59<sup>1/2</sup> or penalty-free withdrawals are allowed for first-home purchase, higher education, death, disability and certain medical and health insurance bills. In most cases, Roth IRAs can be passed along to heirs, letting your loved ones benefit from the tax-free investment growth and distribution of assets, and unlike a traditional IRA, there are no requirements for mandatory withdrawal once you reach age 70<sup>1/2</sup>.

Traditional IRAs may be converted to Roth IRAs, and with the expanded "portability" rules under EGTRRA, qualifying "distributable" events, such as retirement, separation from service, death or disability permit rollovers

between other retirement accounts, such as; 401(k), 403(b), 457 and a traditional IRA, thus allowing greater flexibility in establishing a Roth IRA program. However, a Roth IRA may not be converted or rolled over to other retirement fund investments. Our knowledgeable Financial Services Representatives can help you evaluate any traditional IRAs you have to decide if conversion to a Roth IRA is right for you.

Now might be the best time for you to diversify your retirement program by opening a Roth IRA. When you do, you'll put the power of growing your money tax free to work for you.

Investors age 50 and older may make an additional catch-up contribution of up to \$500.

Many tax provisions are scheduled to expire in 2006 through 2010 unless extended or made permanent by Congress.

Assets in a Traditional IRA may be converted to a Roth IRA if an investor's modified adjusted gross income for that year is \$100,000 or less (married or single). A married person filing a separate return cannot convert.