



**FCSU FINANCIAL®**  
FIRST CATHOLIC SLOVAK UNION  
Life Insurance & Annuities

# ROTH IRA ACCOUNTS

A Roth IRA is an Individual Retirement Account.

- Roth IRAs provide tax savings, including tax-free growth of earned interest.
- Roth IRA contributions are not tax deductible.
- After your Roth IRA has been open for five years, you can withdraw any amount, tax free, without a penalty from the IRS.
- You can withdraw investment earnings tax free after you reach the age of 59 ½.

Certain restrictions apply to Roth IRA accounts.

- Eligibility is based on income amounts.
- You must be receiving taxable earned income.
- Your contribution amounts are limited.
- An IRS penalty may apply for withdrawals before age 59 ½.
- No mandatory withdrawals are required.

*\*Restrictions apply (see Traditional IRA and Roth IRA).*

*The FCSU does not provide legal or tax advice. Please consult with your legal or tax professional to determine the best investment product for you.*

## DON'T DELAY, ACT NOW!

**Contact our Home Office or your Local Branch for more information!**

FIRST CATHOLIC SLOVAK UNION

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