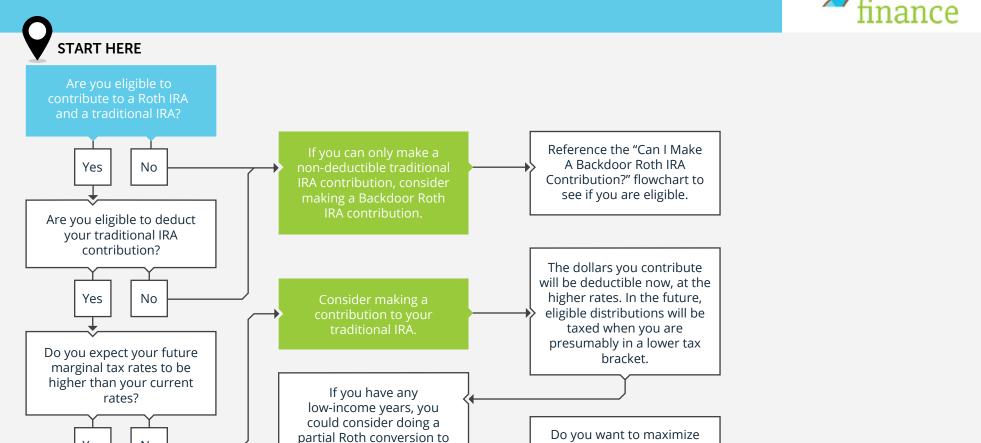
2025 · SHOULD I CONTRIBUTE TO MY ROTH IRA VS. MY TRADITIONAL IRA?



Consider making an after-tax



The dollars you contribute will be taxable now, at the lower rates. In the future, eligible distributions will be tax-free when you are presumably in a higher tax bracket.

Consider making a

contribution to your

Roth IRA.

No

Yes

Consider making a contribution to your Roth IRA, which is not subject to RMDs.

Yes

fill up the lower brackets.

Will you need retirement

income from your IRAs?

No

contribution to your Roth
IRA. The tax is paid with
outside dollars on top of the
contribution amount.

Consider making a partial
contribution to your

the contribution amount

and can you afford to make the full annual contribution of \$7,000

(\$8,000 if age 50 or over)?

now. Be mindful, you will

have to pay taxes in the

future upon distribution.



Joe Wride, CFP®

joe@craftedfinance.com | 650-336-0598 | www.craftedfinance.com