



A PAYROLL ROTH IRA



What is a Payroll Roth IRA?

A Payroll Roth IRA is simply a Roth IRA funded through contributions that are made directly from your pay. Making regular contributions through payroll deduction is a simple and efficient way of investing for your retirement.

By opening a Vantagepoint Payroll IRA, you may be able to add an important component to your retirement income sources and benefit through the convenience of having your retirement investing plans with ICMA-RC.

You will not pay any taxes on your investment earnings while they remain in the Vantagepoint Roth IRA. In addition, you will be free of any taxes or penalties on the assets you withdraw from a Vantagepoint Roth IRA as long as 1) your Vantagepoint Roth IRA has met certain five-year aging requirements and 2) you have a qualifying event (e.g. first time home purchase, age 59½). This opportunity for lifetime tax-free earnings is what makes a Vantagepoint Roth IRA such an attractive way to build your retirement assets. Contributions can be withdrawn any time, without penalty and tax-free. There are no required minimum distributions from a Roth IRA when you turn age 70½.

Opening a No-Fee Vantagepoint IRA is quick and easy.

Please consult your Retirement Plans Specialist for details.

An IRA is one of the Best Ways to Save for Retirement

Key tax advantage	Tax-free growth potential												
Maximum annual contribution (2009)	\$5,000 or earned income (\$10,000 for some couples) \$6,000 if age 50 or older (\$12,000 for some couples)												
Eligibility (2009)	<p>No age requirement; any individual with earned income within the allowable guidelines*:</p> <table border="1"> <thead> <tr> <th>Eligibility</th> <th>Married</th> <th>Single</th> </tr> </thead> <tbody> <tr> <td>Full</td> <td><\$166,000</td> <td><\$105,000</td> </tr> <tr> <td>Partial</td> <td>\$166,001-\$176,000</td> <td>\$105,001-\$120,000</td> </tr> <tr> <td>None</td> <td>>\$176,000</td> <td>>\$120,000</td> </tr> </tbody> </table> <p>* Dollar figures represent Modified Adjusted Gross Income on your 1040 tax form</p>	Eligibility	Married	Single	Full	<\$166,000	<\$105,000	Partial	\$166,001-\$176,000	\$105,001-\$120,000	None	>\$176,000	>\$120,000
Eligibility	Married	Single											
Full	<\$166,000	<\$105,000											
Partial	\$166,001-\$176,000	\$105,001-\$120,000											
None	>\$176,000	>\$120,000											
Earnings grow tax-deferred	Yes												
Earnings taxed upon withdrawal	No, if held five years, and you are 59½ or older, or if other rules are met.												
Contributions taxed upon withdrawal	No												
Contributions deductible from income tax	No												
Penalty-free withdrawals	Yes, if you are 59½ or older, or other rules are met.												
Subject to minimum withdrawal requirement after age 70½	No												
Contributions allowed after age 70½	Yes												