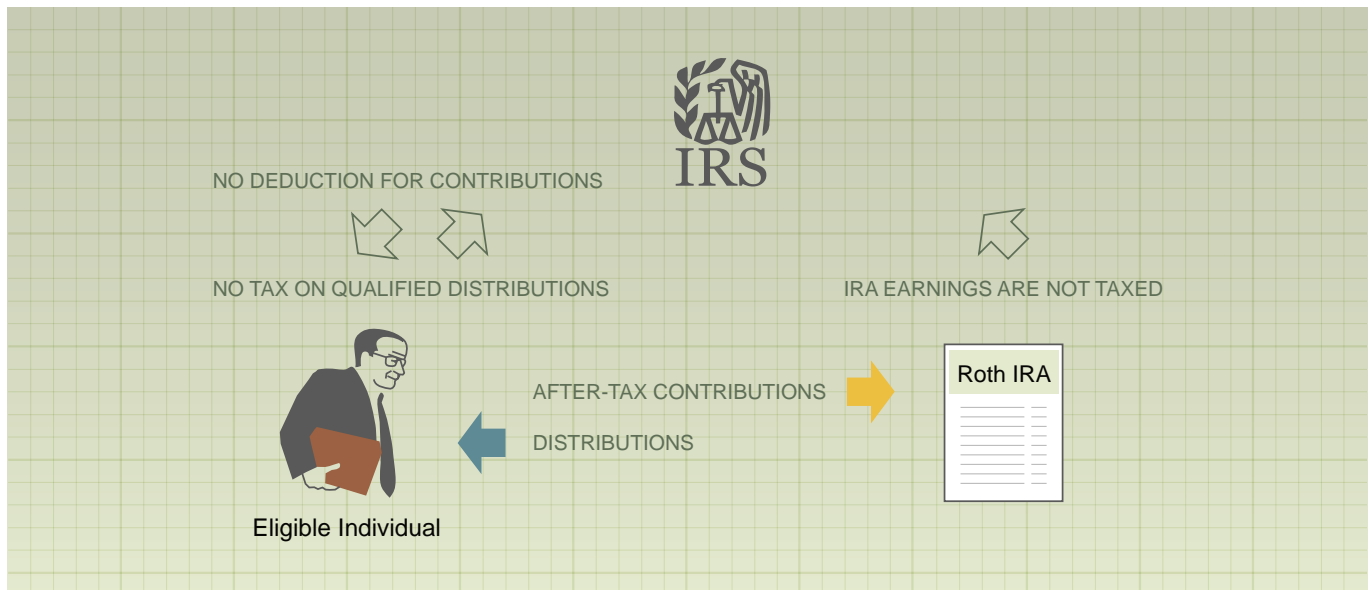


How the Roth IRA Works



Eligible individuals (people with earned income, and adjusted gross incomes below specified amounts) can make nondeductible contributions to Roth IRAs up to a specified annual maximum.

After the owner has had a Roth IRA for at least five tax years, the earnings may be withdrawn federal income tax-free after the owner attains age 59½, dies, is disabled, or if the distribution is used for first time homebuyer expenses (\$10,000 lifetime maximum).

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