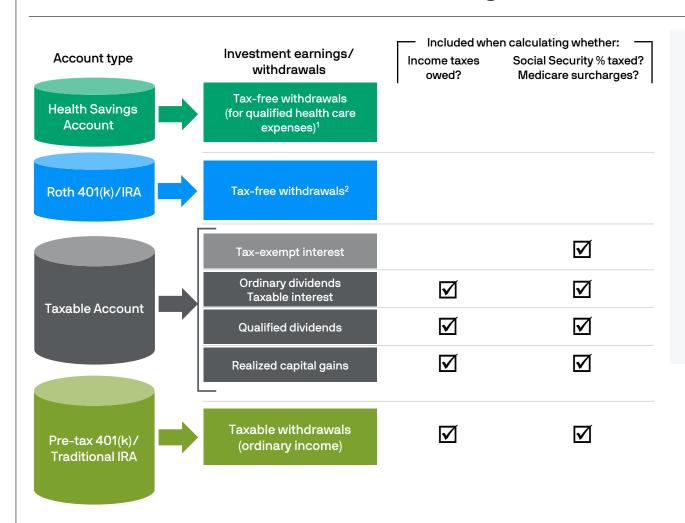


## **Diversified sources of retirement funding**

GTR 22



## Retirement funding sources are not created equal

Be aware of:

- Income taxes
- How much Social Security benefit is subject to tax
- Additional required Medicare premiums

Qualified withdrawals from Roth or Health Savings Accounts can provide taxfree funding that will not result in reduction of government benefits.

This is not intended to be individual tax advice; consult your tax professional.

Must have a qualifying high-deductible health plan to make contributions. Funds in the HSA may be withdrawn tax free for qualified medical expenses unless a credit or deduction for medical expenses is claimed. After age 65 funds also may be withdrawn at ordinary income tax rates without penalty for any reason.

<sup>2</sup>Subject to 5-year Roth account holding period and age requirements. Source: J.P. Morgan Asset Management.

