

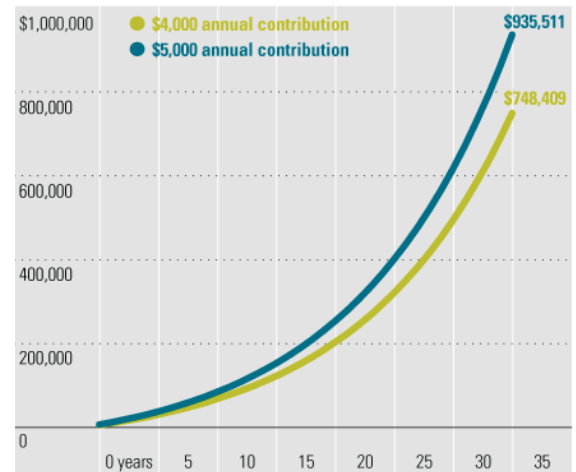
Don't Forget to Raise Your IRA Contribution

- ▶ Whether you are eligible to contribute to a Roth IRA is dependent on your modified adjusted gross income (MAGI) during the tax year.
- ▶ If you file single and your MAGI will be below \$110,000, or you file married and your MAGI will be below \$173,000, then you may make the maximum allowed contribution in 2012 to a Roth IRA. Otherwise, you may contribute to a Traditional IRA.

In 2012, contribution limits for both traditional and Roth IRAs (individual retirement accounts) will remain the same as in 2011: \$5,000 a year for those 49 years of age or younger. If you are 50 or older, the maximum contribution is \$6,000. This limit can be split between a traditional and a Roth IRA. These annual contribution limits are imposed by the Federal Government.

The graph shows both a \$4,000 and \$5,000 annual contribution growing at a hypothetical 8% annual return. Notice the dramatic impact on the ending value of the portfolio. This may be a great time to re-evaluate your financial situation and increase your annual investment to your IRA. Even if you are unable to max out your contribution, any increase you can afford may help you reach your savings goals more easily in the long run.

Hypothetical Growth of Annual IRA Contribution



This is for illustrative purposes only and not indicative of any investment. Funds in a regular IRA grow tax-deferred and are taxed at ordinary income tax rates when withdrawn. Contributions to a Roth IRA are not tax-deductible, but funds grow tax-free as money withdrawn is not taxed. Penalties may apply for withdrawals prior to the age of 59 1/2.

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