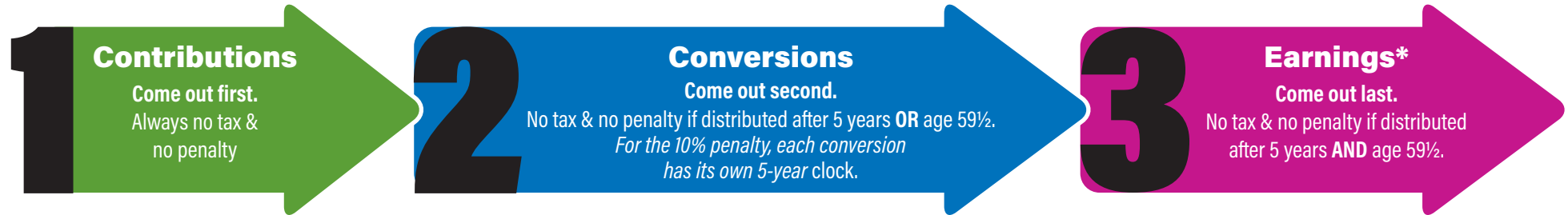


Roth IRA: 5-Year Clocks & Distribution Ordering Rules

All Roth IRA Accounts are Considered One



* Earnings are not subject to tax if withdrawn after the account owner has had any Roth IRA for 5 years **AND** is over the age of 59½, or is dead, disabled, or is taking the funds for a first-time home purchase. If the account owner is under the age of 59½ at the time of the distribution of earnings, he or she is also subject to the 10% early distribution penalty.

