

Invest in You

Individual Retirement Accounts (IRAs) are a safe and secure way to invest in your retirement. There are two types of IRAs that KRD offers: Traditional and Roth. It is a good idea to start investing early on in your career because this allows you to earn more interest over time. Interest = Free Money. However, you can start saving anytime during your working career.



The more you know... the more you grow.

	Traditional IRA	Roth IRA
Eligibility	You must be under the age of 70 1/2 and still earning a paycheck	Any age, and earning a paycheck
Tax Features	Contributions are made with pre-tax dollars. The account grows tax-deferred	Contributions are made with after-tax dollars; your account grows tax-deferred. Withdrawals may be tax free depending on qualifications.
Annual Contribution Limits	\$5,500, or \$6,500 if over 50	\$5,500, or \$6,500 if over 50



Rates

IRA Shares		
	Rate	APY*
\$50.00 and Over	.15%	.15%
IRA Certificates		
	Rate	APY*
6 Month	.65%	.65%
12 Month	.95%	.95%
18 Month	1.24%	1.25%
24 Month	1.29%	1.30%
30 Month	1.69%	1.70%
48 Month	1.59%	1.60%
*Annual Percentage Yield		