

FrameZero

ROTH IRA STARTER GUIDE

A step-by-step guide to opening and investing in a Roth IRA, covering account setup, fund selection, and risk-based portfolio allocations.



How to Set Up a Roth IRA



Choose a brokerage



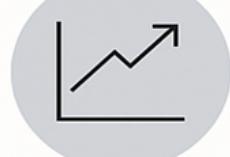
Open a Roth IRA



Link your bank



Choose your ETFs



Buy your investments



Automate your strategy

■ Getting Started: What You Need

- Be 18+ with a valid Social Security number
- Have earned income (W-2, 1099, or freelance)
- Be under \$146K (single) or \$230K (joint) income limit

You don't need much to begin — even \$25 gets you going.

■ Where to Open Your Roth IRA

All of these platforms offer fractional shares — ideal for beginners.

Brokerage	Strengths	Website
Fidelity	Free funds, great app, fractional shares	fidelity.com
Vanguard	Long-term focus, trusted brand	vanguard.com
Charles Schwab	Easy setup, fractional shares	schwab.com
M1 Finance	Auto-invest portfolios	m1finance.com
SoFi Invest	Simple, mobile-first	sofi.com/invest

■ Why Fractional Shares Matter

Most ETFs like VOO or VGT cost over \$400 per share. With fractional shares, you can invest any amount — even \$5 or \$10 — without needing to buy a full share. This helps you start now and build a diversified portfolio over time.

■ Choose an Investment Style

Pick based on your goals, your timeline, and your comfort with risk:

Conservative: Mostly bonds. Lower risk and smoother ride. Ideal if you're risk-averse or closer to needing the money (within 5–7 years).

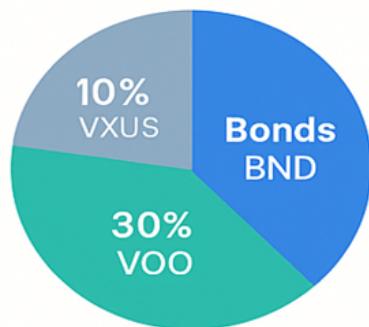
Balanced: A blend of stocks and bonds. Good if you want steady growth and can stomach small ups and downs. Great for most people investing for 10+ years.

Aggressive: Heavily stock-based. Best for long time horizons (15+ years) or younger investors. More growth potential but higher short-term volatility.

You can always tweak your mix based on how you feel over time — and there's no perfect answer. Think of these as a starting point.

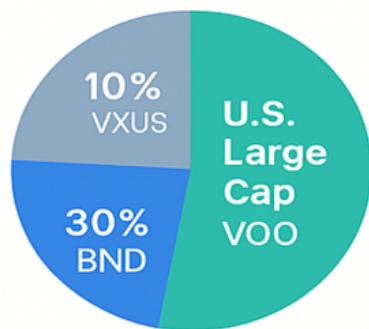
Example Portfolio Allocations

Below are example portfolio structures that range from conservative to aggressive.



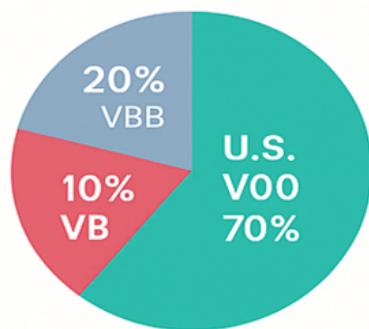
Conservative Allocation

A conservative approach favors bonds and prioritizes capital preservation over growth.



Balanced Allocation

A balanced approach mixes stocks and bonds to seek steady, long-term growth.



Aggressive Allocation

An aggressive approach pursues maximum growth by allocating primarily to stocks.

BND

VOO

U.S. Large Cap

International

VXUS

■ How to Buy ETFs (Step-by-Step)

1. Open your Roth IRA at the brokerage of your choice.
2. Link your bank and transfer funds (start with \$25–\$500).
3. Search the ETF symbol (e.g., VOO) in the trade section.
4. Select 'Buy', enter your amount (you can use \$10–\$20), and submit.
5. Repeat for the other ETFs in your chosen allocation.
6. Set up recurring contributions if possible.

■ Final Tips

- Consistency beats perfection. Automate contributions when possible.
- Reinvest dividends (usually automatic).
- Check quarterly to see if your allocation still matches your goals.

You're not late. You're early — because you're starting now.