# Chapter 4: Types of Accounts

## Learning Objective 4.1 — Individual Retirement Accounts

Differentiate Traditional vs. Roth IRAs; when to use and why.

### Traditional IRA characteristics

Details: Traditional IRA characteristics. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

### Use cases

Details: Use cases. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Rollovers & inheritance basics

Details: Rollovers & inheritance basics. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

## Learning Objective 4.2 — IRA Tax-Deductibility

Understand deductibility rules with/without employer plan access.

### MAGI thresholds

Details: MAGI thresholds. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Spousal IRA rules

Details: Spousal IRA rules. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Recordkeeping for basis

Details: Recordkeeping for basis. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

## Learning Objective 4.3 — Roth IRAs

Tax-free growth mechanics; 5-year clock; RMD advantages.

### Contribution limits

Details: Contribution limits. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Conversions

Details: Conversions. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### When Roth fits the plan

Details: When Roth fits the plan. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.