GUARDIAN ROTH ACCOUNTS

WHAT IS A GUARDIAN ROTH?

A Guardian Roth is a Roth IRA for a minor that is managed by an adult. That adult controls the account until the minor reaches adulthood and will become the sole owner. The account is tax exempt, meaning that it grows tax free from inception until it is closed.

GUARDIAN ROTH FAQ'S

- Must be opened in the minor's name
- The account has to be managed by an adult until the child turns age 18 or 21 (state dependent)
- The minor must have earned income, however the parent can fund the account up to the annual Roth IRA limit
    - Income can be W2 income, 1099 Income, or even income from "chores"
    - (For 2025: up to $7,000 or the total of their earned income — whichever is less)

WHY START ONE?

- Tax-Free Growth
    - Investment gains grow tax-free and can be withdrawn tax-free in retirement
- More Time to Grow
    - Starting early means more time for compound interest to build long-term wealth
- Teaches Smart Money Habits
    - A hands-on way to introduce saving, investing, and financial responsibility
- Builds Generational Wealth
    - Provide future generations with a financial head start to enhance their long-term security
- Tax Free Compounding Growth Example:
    - Strat funding $7k at age 13 until age 60. Assume average 8% growth. Total contributions $371,000. Account value at age 60 is $5,900,830. Total tax free growth of $5,529,830!

READY TO START?

At Jumet Financial, we simplify the process:
- Help you open and manage the Guardian Roth
- Guide on eligible income and contribution rules
- Offer smart, long-term investment strategies

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