

HOW TO TURN \$7,500/YEAR INTO \$3 MILLION FOR YOUR CHILD'S/GRANDCHILD'S RETIREMENT AND HOW BEL AIR LENDING CAN HELP!

What is a Roth IRA?

Since 1989, a Roth IRA has been a tax-advantaged retirement account that allows contributions to grow tax-free. Withdrawals in retirement are also tax-free, making it an excellent long-term savings tool.

Benefits of a Roth IRA for a Child

- Tax-Free Growth: Contributions grow tax-free, and qualified withdrawals remain tax-free.
- Long-Term Compounding: Starting early maximizes the power of compound interest.
- Flexibility: Funds can be used for retirement, a first home, or educational expenses (subject to certain rules).
- Parental Control: A Roth IRA for a minor must be managed by a custodian until the child reaches adulthood.
- No minimum age limit.

What Qualifies?

- Wages from a part-time or full-time job
- Self-employment income (e.g., babysitting, lawn care, or tutoring)
- Family business earnings (as long as they are reasonable and documented)

Contribution Limits

For 2026, the contribution limit is \$7,500 or the child's total earned income, whichever is lower.

The Power of Compounding – Calculations

If a 22 year old contributes \$7,500 in their first year and earns an average return of 10% annually by investing with Bel Air Lending, by the time they retire at 60, that single contribution (\$7,500 x 38 years) could grow to over \$3 million.

Current balance

Annual contribution

Maximize contributions? Yes No

Expected rate of return %

Current age

Retirement age

Marginal tax rate %

	Roth IRA	Taxable account
Balance at age 60	\$3,028,390	\$1,594,096
Total principal	\$303,500	\$303,500
Total interest	\$2,733,490	\$1,720,794
Total tax	\$0	\$430,199

According to provided information, the Roth IRA account can accumulate \$1,434,294 more than a regular taxable account by age 60.

How Bel Air Can Help

Bel Air Lending is committed to helping young investors build their future. We are launching an initiative to contribute \$1 million to 1,000 students over the next 10 years by helping them start their Roth IRA with a \$1,000 interest bonus per student.

Here's how it works:

- If a student fully funds their Roth IRA in the first year (\$7,500 fully invested) and invests it with Bel Air, we will:
 - Pay 10% in returns through their investment
 - Add an additional \$1,000 bonus interest into their Roth
- First-year return:
 - With the 10% return and the \$1,000 bonus, the first-year total return will be 24.2%.
 - After the first year, Bel Air will continue to provide 10% annual returns through investments.

Start Today!

Opening a Roth IRA for your child or grandchild is a simple yet impactful financial decision. With Bel Air's support, this is an opportunity to kickstart their financial future with high-growth, tax-free savings. Follow these 3 easy steps to get started:

1. **Open a Self-Directed Roth IRA at Rocket Dollar**
2. **Fully fund your Roth IRA** – Contribute up to \$7,500.
3. **Invest with Bel Air Lending** – Grow your investment with our 10% returns and additional incentives.

Resources

Rocket Dollar's Website: [Visit Here](#)

Bel Air Lending's Website: [Visit Here](#)

IRS Resource for Roth IRAs: [Learn More](#)

Rocket Dollar Tutorial: [Learn Here](#)

Roth IRA Calculator: [Try It Here](#)