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## **Optimizing Retirement Planning Strategies: A Comparative Analysis of Traditional, Roth, and Rollover IRAs in Long-term Wealth Management**

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Effective retirement planning is essential for long-term wealth management, and Individual Retirement Accounts (IRAs) play a crucial role in securing financial stability post-retirement. This study provides a comparative analysis of Traditional, Roth, and Rollover IRAs, evaluating their tax implications, contribution limits, withdrawal rules, and overall benefits in different financial scenarios. Traditional IRAs offer tax-deferred growth but impose Required Minimum Distributions (RMDs), while Roth IRAs provide tax-free withdrawals under qualified conditions, making them attractive for individuals anticipating higher future tax rates. Rollover IRAs, which consolidate retirement funds from employer-sponsored plans, offer flexibility but require careful management to avoid tax penalties. By assessing risk tolerance, income levels, and long-term financial goals, this analysis provides insights into optimizing IRA selection for diverse investor profiles. The findings underscore the importance of strategic planning in maximizing retirement savings, minimizing tax liabilities, and ensuring financial security.