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*Preparing for retirement involves  
more than just saving.  
Let our professionals help you.*

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The Consolidation IRA is a convenient plan for those:

- Consolidating multiple retirement accounts into one
- Leaving the employment of a company sponsoring a retirement plan
- Transferring a current Simplified Employee Pension (SEP), Simple, ROTH or Traditional IRA
- Setting up a new IRA

It's very easy and economical to take advantage of the Consolidation IRA. Simply rollover your current retirement assets (cash or in-kind\*) and we'll help you continue your growth for retirement. Holding all of your retirement assets in one account makes it easier for you to monitor.

Your Consolidation IRA account provides:

- Mutual funds offered by top names in the industry
- Online access to trade within your account 24/7
- Annual statements
- Annual performance reports
- Low annual fee of only \$25
- Avoiding taxes and penalties from your former employer's plan

The Consolidation IRA is an excellent choice for any new IRA. You can make the following contributions to your account or add to your existing Consolidation IRA:

*Contribution Limits for Traditional and ROTH IRAs*

Year Maximum Annual Contribution Amount in 2010 is \$5,000

\* In-kind transfers can only be accepted for the same mutual funds offered in the First National Bank Consolidation IRA.

Not a deposit · Not FDIC insured · Not insured by any Federal Government Agency · Not guaranteed by the bank · May go down in value

Investment Management & Trust – Retirement Plan Services  
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## **Traditional and ROTH IRA Catch-up Contributions\***

Individuals who attain age 50 or older before the end of the taxable year may be eligible to contribute an additional amount to a Traditional and/or ROTH IRA as a catch-up contribution.

To make a catch-up contribution, the IRA holder or IRA holder's spouse, if married and filing a joint federal return, must have earned income to support the additional contribution amount. The IRA holder must not have yet reached age 70½.

For a catch-up contribution to a ROTH IRA, the IRA holder or married couple must also have a Modified Adjusted Gross Income (MAGI) within the limits allowed for regular/spousal ROTH IRA contribution eligibility.

Catch up contributions for 2010 are \$1,000. Consult your tax advisor for tax deductibility limitations.

\*This is not meant to be tax advice. Please consult with a tax advisor regarding your specific circumstances.

## **Ready to get started?**

For questions or to request a Consolidation IRA kit, please contact the Retirement Plan Services Group at 970.495.1293 or 800.495.1293.



*I see...*

*a future rich with possibilities.*

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