2022 · WILL A DISTRIBUTION FROM MY ROTH IRA BE TAX & PENALTY-FREE?

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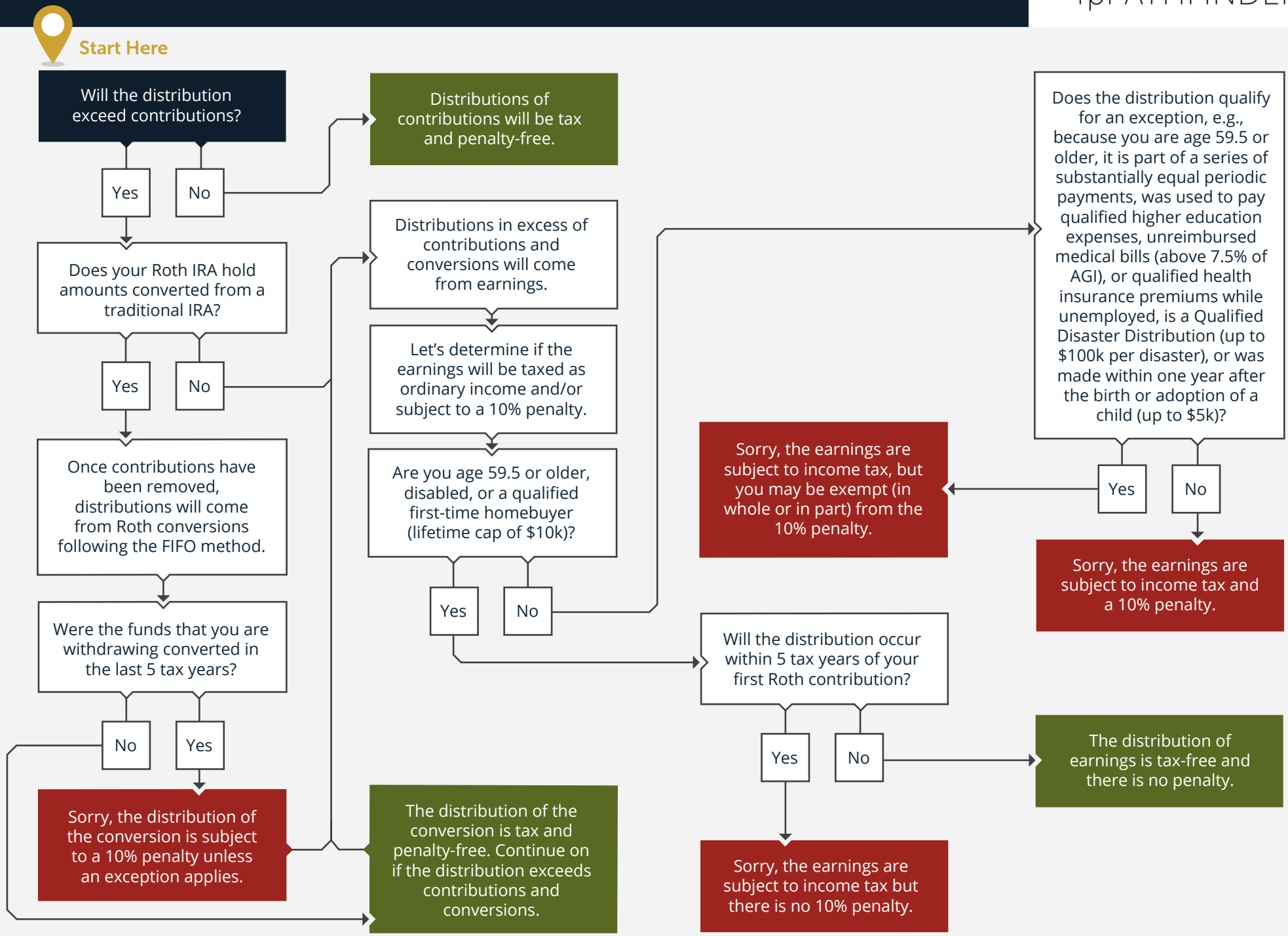

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