



IRA:

Action Time!

It's a sign of spring—taxes due and you are making plans for your contribution to a new (or existing) IRA. We have exactly what you're looking for.

There are several options, each with different maximum contributions (see below), and each with unique features worth considering:

2008*/2009

| | |
|---|---------|
| Traditional and Roth IRAs | \$5,000 |
| Traditional and Roth IRAs (over age 50) | \$6,000 |
| Coverdell Education Savings Account (ESA) | \$2,000 |

So, whether you're saving for retirement (or for retirement and tuition expenses) ... good advice and developing a strong plan will make a big, big difference.

Call us or just stop by ... today! (800) 462-1190


LifeBanking[™] **Dedham Savings**

DIF DEPOSITORS
INSURANCE
FUND

DEPOSIT INSURANCE SINCE 1934

On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009. All deposits above FDIC limits are insured in full by the Depositors Insurance Fund.

**Tax filing deadline is
April 15, 2009 for 2008
contributions to be made.*

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