

Cash around the world is piling up.

What does it mean?

The “Super Rich” according to marketwatch.com are holding more cash than they have since 2013. People have sold \$87.5 billion in stock funds so far in 2019. The mountains of cash are piling up.

- What does all of this mean?
- Why are people selling stocks and building piles of cash?
- What are they afraid of?
- Are stocks a good investment right now?

In [today's podcast](#) Brian and Brett answer these questions and more.

Here's to wise investing,

Brian, Brett and the Iron Gate Team

This podcast is for educational purposes and does not constitute a recommendation to buy or sell any investment. Please consult a professional before doing so.

A backdoor strategy for retirement

For many of you, contributing to an IRA yearly is a challenge. If you make too much money the tax advantage of contributing to an IRA disappears. You're taxed when you put it in and then again when you take it out.

It seems as though when you make too much money the door is closed to planning for retirement in a tax advantaged way . . . or is it?

In today's podcast we discuss a government legal loop hole. It's called a BACKDOOR ROTH IRA. It allows you, if done correctly, to save for retirement and avoid the taxes on the backend.

Spencer Nelson, our resident financial planning guru, explains the whole process in this week's podcast.

We have been setting up these backdoor ROTH IRA's for many of our clients. If you're wondering if it's right for you, email Spencer at spencer@igga.com.

Here's to wise investing AND financial planning,

Spencer, Brett and the Iron Gate Team

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**This strategy is not for everyone. Consult with a financial professional before proceeding with this or any strategy. This podcast is for educational purposes only.*