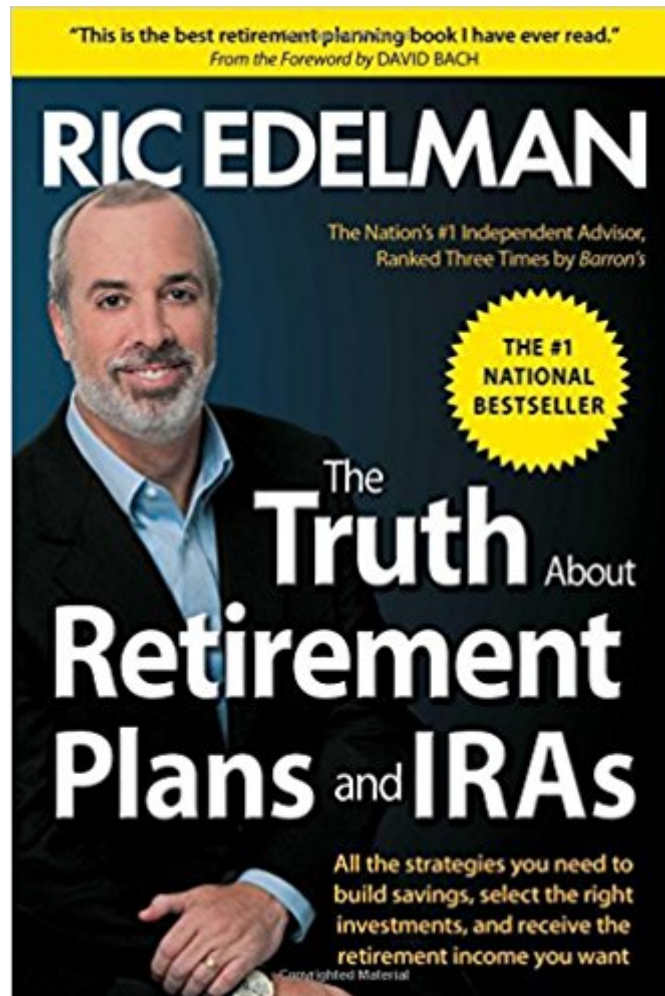




The book was found

# The Truth About Retirement Plans And IRAs



## Synopsis

From the #1 independent financial advisor in America, ranked three times by Barron's: a guide to making the most of your retirement plans and assuring long-term financial security. Everyone knows that saving for your retirement is important. Yet only half of all eligible Americans contribute to a retirement plan. That's because all plans—including the 401(k), 403(b), 457, and even the IRA—are complicated, confusing, and costly. New York Times bestselling author and acclaimed financial advisor Ric Edelman has counseled thousands of savers and retirees and has accumulated his advice in this book. Edelman has created a step-by-step guide. With illuminating prose and simple explanations, he shares everything you need to know as a plan participant: how to contribute even when you think you can't afford to, how to make wise choices among your investment options, and how to convert your 401(k) into income so you can provide yourself with the lifestyle you want in retirement. Along the way, he debunks the myths and clears up the confusion.

## Book Information

Paperback: 352 pages

Publisher: Simon & Schuster (April 8, 2014)

Language: English

ISBN-10: 1476739854

ISBN-13: 978-1476739854

Product Dimensions: 6 x 0.9 x 9 inches

Shipping Weight: 12.6 ounces (View shipping rates and policies)

Average Customer Review: 4.4 out of 5 stars 188 customer reviews

Best Sellers Rank: #74,340 in Books (See Top 100 in Books) #22 in Books > Business & Money > Taxation > Personal #93 in Books > Business & Money > Personal Finance > Retirement Planning #451 in Books > Business & Money > Accounting

## Customer Reviews

• Earns high marks for clarity, simplicity, and its focus on educating and encouraging readers to be the masters of their retirement fates. What is commonly viewed as daunting subject matter is rendered much more accessible and digestible with the aid of a sage and talented writer. This book deserves the wide following it is sure to receive. • (Estate Planning)

Ric Edelman, one of the nation's best-known and most successful financial advisors, is a New York Times bestselling author with a weekly PBS television show and WABC radio program, as well

as a nationally syndicated column. He serves as the resident financial expert for The Dr. Oz Show and is a regular contributor to Financial Advisor and Inc.com. Barron's has ranked him the #1 Independent Financial Advisor in the nation on three separate occasions. His firm, Edelman Financial Services LLC, handles nearly sixteen billion dollars in assets for Americans across the country, winning over 100 awards from business, advisory, communication, and community service sectors in the process. He lives in Alexandria, Virginia. You can visit him at RicEdelman.com.

I love this book because it actually got me to understand retirement planning and get off my butt to do something about it. I'm a smart person but financial planning is very intimidating to me for some reason. This book is very easy to read and has good examples. There are some good general concepts and of course recommends getting a financial advisor for the details. He recommends his own company but doesn't make it sound like the end all be all. I think it is very much recommended reading for the young professional getting started in their career.

Very interesting book, I just started investing recently as I am a first year out of college. Reading this book really opened my eyes to how important investing in your future really is. I suggest reading this book if you need to learn about how to invest, however, I don't think this would be much help to someone who is already aware of what type of investments are available to him/her. In short, this is a book to learn about what you can do with your money, not how to invest it.

Ric is an amazing marketer and does his homework. I have been advising people for years about how to go about saving for retirement and I got a few ideas to help people in a new way (direction). This book is well worth reading. Not a lot of new revelations but worth your time to read.

I loved this book and actually ordered a second one for my daughter who is nowhere near retirement. In fact, she is a college sophomore. But the examples about the power of compound interest and such illustrate the point about starting to invest early. Ric's advice about not to invest into a nondeductible IRA is understood but I think an alternative would be to invest into a nondeductible IRA (if that is the only account you qualify for) and to cash out at the earliest possible time (without penalties), pay taxes on the gain (total amount minus cost basis) and move proceeds to a taxable amount.

I just finished reading this and was very pleased with it. The book explains things in laymen terms that are easy for us non full time investors to understand. I am looking forward to ordering more of Ric's books to learn about money and investing.

Ric does an excellent job providing detail, going over real life examples. This book is an excellent resource for teenagers planning for retirement all the way up to retired couples looking for guidance, although one would hope that they had already started saving beforehand. Edelman should convert this book into a school course because it provides the sorely needed and lifelong applicable information that is lacking in our society. I'm ready for the next book.

Outstanding resource guide I highly recommend both the seller and the book it's a must-read if you're trying to get ahead in life!

I have Edelman Finance handle my acct, & still enjoyed the information I read. I understand the reasons behind the decisions we made more clearly. The book is easy to read & follow and so complete, you can follow it in general terms & not need a Financial advisor (Just kidding Ric). Even though I handle my sons retirement (he's still working) I simply mirror the advice and apply it to his situation. PS I also received a ticket to the seminar & receive his monthly newsletter that a great read too. Thx Dennis Mi.

[Download to continue reading...](#)

The Retirement Savings Time Bomb . . . and How to Defuse It: A Five-Step Action Plan for Protecting Your IRAs, 401(k)s, and Other Retirement Plans from Near Annihilation by the Taxman  
The Truth About Retirement Plans and IRAs Retirement Plans: 401(k)s, IRAs, and Other Deferred Compensation Approaches (Pension Planning) The Checkbook IRA - Why You Want It, Why You Need It: A private conversation with a top retirement tax attorney (Self-Directed Retirement Plans) (Volume 2) The Ultimate Self-Directed IRA: Using Self-Directed IRAs & Solo 401ks To Invest In Real Estate, Bitcoin, Ethereum, Cryptocurrencies, Gold, Private Businesses, Startups, Exo  
The Tools & Techniques of Employee Benefit and Retirement Planning (Tools and Techniques of Employee Benefit and Retirement Planning) The Complete Cardinal Guide to Planning For and Living in Retirement: Navigating Social Security, Medicare and Supplemental Insurance, Long-Term Care, ... Post-Retirement Investment and Income Taxes Tools & Techniques of Employee Benefit and Retirement Planning, 11th ed. (Tools and Techniques of Employee Benefit and Retirement Planning) Retirement: How to Retire Active and Healthy Without Feeling Old and Bored (retirement

gift book) Purposeful Retirement: How to Bring Happiness and Meaning to Your Retirement The Mexico Expat Retirement and Escape Guide: The Tell-It-Like-It-Is Guide to Start Over in Mexico: Mexico Retirement Guide FREE GUATEMALA GUIDE Retire in Antigua Guatemala The New Retirement Standard: Powerful Planning Techniques To Live Financially Free In Retirement Control, Preserve, & Transfer Your Life Savings: Retirement Financial Problems - Permanent Insurance Solution (Financial Trilogy - Retirement Incomes Book 1) The Smartest Retirement Book You'll Ever Read: Achieve Your Retirement Dreams--in Any Economy Reverse Mortgages: How to use Reverse Mortgages to Secure Your Retirement (The Retirement Researcher's Guide Series) Happy Retirement Guest Book: A Blank Lined Guest Book for Retirement Parties Best Places to Retire: The Top 15 Affordable Towns for Retirement in Florida (Retirement Books) Best Places to Retire: The Top 15 Affordable Towns for Retirement in Europe (Retirement Books) Best Places to Retire: The Top 10 Most Affordable Waterfront Places for Retirement (Retirement Books) 45 Affordable Retirement Towns: Best U.S. Towns for Retirement on a Budget (The Best Places to Retire) (Volume 1)

[Contact Us](#)

[DMCA](#)

[Privacy](#)

[FAQ & Help](#)