



IRAs, 401(k)s & Other Retirement Plans: Taking Your Money Out

Twila Slesnick, John C. Suttle

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Take cash out of your retirement plan while avoiding taxes and penalties

If you have a retirement plan, *IRAs, 401(k)s & Other Retirement Plans* is your comprehensive guide on taking money out of it. Make sense of the complex tax rules governing when you can take money out of your plan and how much—all while avoiding the penalties and taxes that lurk in the fine print.

In plain English, this book covers the most common retirement plans, including 401(k)s, IRAs, profit-sharing plans, Keoghs, pensions, and tax-deferred annuities. It helps you answer these questions:

- . What kind of retirement plan do I have?
- . Can I take money out of my plan before I retire?
- . Can I borrow money from my 401(k) to buy a house?
- . Can I set up a Roth IRA?
- . What should I do with my 401(k) when I switch jobs?
- . What is a Roth 401(k)?
- . When do I need to start taking money out of my plan?
- . What happens to my plan when I die?

Completely updated, *IRAs, 401(k)s & Other Retirement Plans* provides clear examples to guide you through the decision-making process and the crunching of tax numbers. Samples of tax forms required by the IRS are also included, as well as easy-to-follow instructions on completing them, how to take distributions from them, designate beneficiaries and avoid even more potential penalties.



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