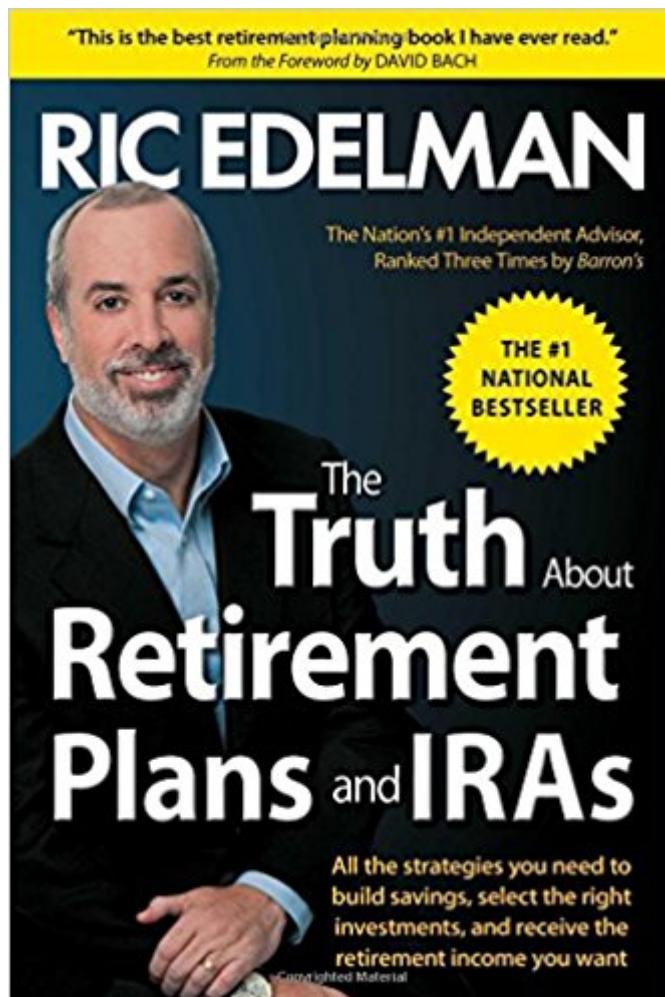


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# The Truth About Retirement Plans And IRAs



## **Synopsis**

From the #1 independent financial advisor in America, ranked three times by Barronâ™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. Thatâ™s because all plansâ "including the 401(k), 403(b), 457, and even the IRAâ "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 canâ™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**

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## **Customer Reviews**

âœEarns 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.â • (Estate Planning)

Ric Edelman, one of the nationâ™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. Barronâ™s has ranked him the âœ#1 Independent Financial Advisorâ• 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 no where 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.

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