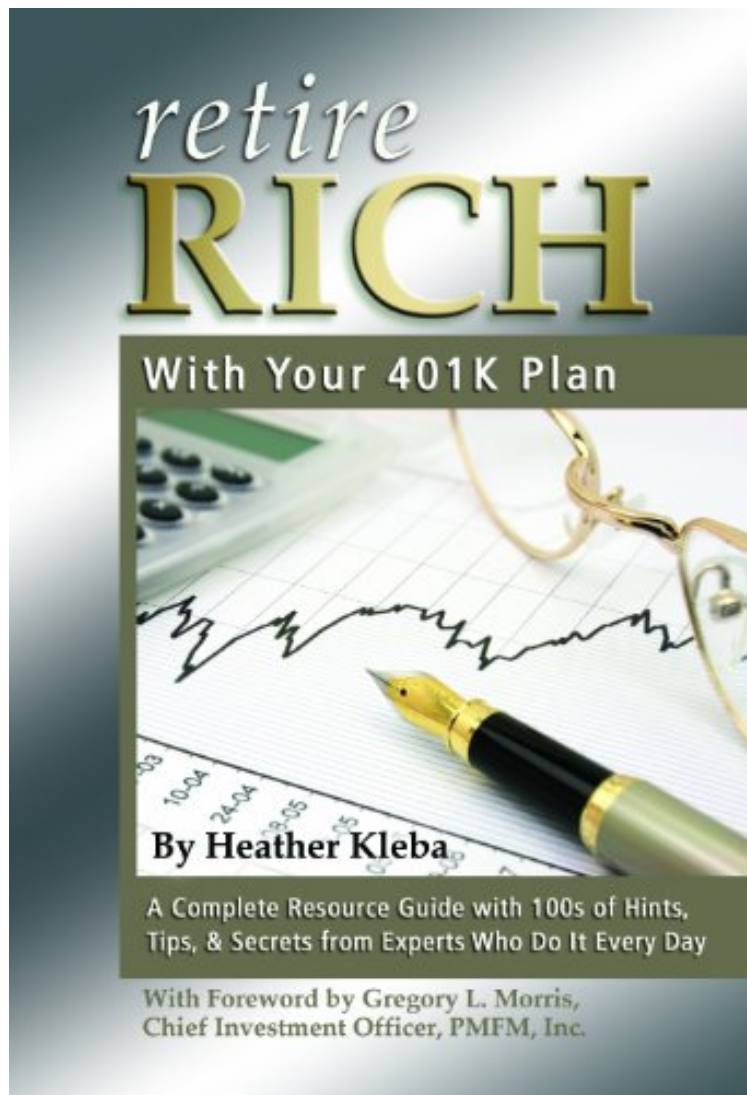


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Retire Rich with Your 401K Plan: A Complete Resource Guide with 100s of Hints, Tips, Secrets from Experts Who Do It Every Day

Heather Kleba

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1 of 1 people found the following review helpful. Great advice for workers of any ageBy Vernelle NelsonThis book is an excellent vehicle for explaining the basics of retirement plans to people who know very little or nothing at all about

retirement options that are available to American workers. The author explains in great detail all types of retirement programs. She goes to great lengths to explain what a 401(k) plan is, what the retirement market looks like in the twenty-first century and how they look. The book goes uses plain English to demystify investment options, stocks, bonds, mutual funds, annuities, and IRAs as well as retirement accounts for the self employed and 403 and 457 retirement plans. The author uses easy to understand charts and tables to explain social security benefit payout and other retirement options and exposes the mistakes and pitfalls that ensnare many retirees. Kleba takes time to help people understand that there are no valid reasons for not saving for retirement, and uses case studies to bring her point home. The fast facts provide quick at-a-glance information about retirement plans and the laws and history of retirement programs in the US. Her action items worksheets and table of helpful websites provide valuable tips and helpful along with some very essential tools and resources hints for the reader to grow their savings. While the savvy investor will be easily bored by *Retire Rich*, this book is perfect for the novice investor. 1 of 1 people found the following review helpful. *A Step by Step Guide to Retirement* By Barbara Palar *Retire Rich With Your 401(k) Plan: A Complete Resource Guide with 100s of Hints, Tips, Secrets from Experts Who Do It Every Day* begins by explaining the variety of retirement plans and the important differences between them. Author Heather Kleba provides a well organized and simple-to-understand guide including case studies, fast facts and worksheets that help explain this complex and ever-changing world. The author provides chapter summaries for skimming and easy review. The book also offers smart strategies for investors who wish to take an active role in their accounts, as well as advice on how and when to take risks as well as recovering from a loss if those risky strategies don't pay off. The withdrawal section makes a clear case for leaving your funds alone until you are at retirement age or beyond, and then discusses the best strategies for receiving payments, including tax implications. Chapter 11 discusses strategies for saving, beginning at age 18 through age 65 and older. The book goes beyond 401(k) plans for retirement investing, including IRAs, 403(b) and 457 plans. The glossary of terms and list of resources at the end of the book are especially useful. 1 of 1 people found the following review helpful. *Something for Investors and Retirees of Any Age* By Ross *Retire Rich With Your 401(k) Plan* has something for investors and retirees of any age. The tone of the book is immediately comforting; it demonstrates to twenty-somethings that planning for the future is well within their abilities and assures those in their forties and fifties that they can still take steps to prepare for an adequate retirement. Kleba's book follows a workbook-like format, complete with 'Action Items' and 'Worksheets' that encourage the reader to be an active participant throughout and prevents tedious lecturing. The case studies employed vary in style and point of view, providing information that covers the spectrum of financial planning. In addition, contingencies and hypothetical scenarios are thoroughly explored. There are several key strategies, such as getting involved in a 401(k) plan as soon as possible and taking greater risks with your investments earlier in life, that are emphasized in nearly every chapter. At times, the text seems repetitive and it can be easy to get lost in the terminology, but that is the nature of the subject. Kleba does an admirable job of making the complicated world of finance accessible to all readers.

The retirement market is huge. According to the Investment Company Institute, more than \$2.25 Trillion is invested in 401(K) plans by more than 45 million Americans, building wealth for millions of individuals who hope to retire early and enjoy their old age in the lap of luxury. Understanding and maneuvering through the complex world of 401(K) plans though, can be quite difficult, often requiring professional help, or resulting in lost funds. For anyone who has ever wondered what it would take to turn those slowly growing 401(K) plans into exploding retirement accounts that will allow you to quit your job early, there are things you can do. This complete, up-to-date guide on the 401(K) plan market has made it easier than ever to sort through your finances and start pulling out the necessary bits and pieces of information that you need to truly capitalize on your retirement. You may think you know what a 401(K) plan is, but you will learn in detail exactly what these plans provide to you and what options you have that you may have never explored. From Roth IRAs to diversified portfolios, the options for how you invest in your retirement will finally be made clear. You will learn how to start saving, even when you're getting past the point you thought you could save. You will learn how to start your own retirement plan even if your employer does not provide one. You will learn how to maintain your savings plans and not lose a dime of your money, even if you change jobs repeatedly. You will be walked through the complex process of investing your own 401(K) plan, including how to take advantage of mutual funds, and how to measure the risk involved in stocks and options versus bonds. You will be shown the upper limits for your contributions every year and what you can do to maximize those contributions to ensure the money is there for you to draw from. You will learn how to choose between different tax structures and what you can expect as you grow closer to retirement. If you ever need to draw funds out of your 401(k) you will learn how to do so and what your plan expects of you. With the help of dozens of hours of carefully noted conversations with investment professionals, we have provided the tips you need to maximize every penny you have in your 401(k) plan so that when you retire, you have as much money as possible. And for those with alternate retirement options or necessities, you will learn what other 401 series savings plans are available to you. Don't wait too long to start investing in your future. With this book you can start now and retire when you want to, freeing up the rest of your life. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company

president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.

Retire Rich with Your 401k Plan: A Complete Resource Guide with Hundreds of Hints, Tips, Secrets from Experts Who Do It Every Day has mastered the art of providing credible financial insight in an easy-to-understand format. Heather Kleba really hit a grand slam with this book by creating some of the most practical, easy-to-follow strategies and an extensive retirement resource. This is an absolute perfect book for all baby boomers and people trying to figure out how to achieve financial happiness and peace of mind during their retirement years. --David Phillips President Retirement Calculator, Inc. retirementcalc.com 248-449-3547 Achieve 401(k) plan literacy! Author Heather Kleba's book, Retire Rich With Your 401K Plan, will help you easily understand how this employer-provided plan really works and can help you accumulate money for your retirement. Employees, as a whole, go through their entire working lives woefully uneducated about how to manage their personal finances, let alone their retirement accounts and investments. It is not until they hit that certain point in their lives that they panic and realize something needs to be done. I would recommend this book to anyone who wants to get a handle on the options available within their company's 401(k) plan and how to put themselves on the path to a secure retirement. --Michael J. Fitzgerald, CPA/PFS, CFPreg., MST The Retirement Income Advisor Fitzgerald Financial Partners, LLC fitzfp-llc.com Houston, Texas 713-623-1353 About the Author Heather Kleba is a journalist living in Washington, D.C. She graduated with a Bachelor of Arts in Journalism and a minor in Political Science from The George Washington University. She currently works for Governing magazine, a publication covering state and local politics, where she writes about issues including finance, the environment, technology, health care, and management. She also helps plan and coordinate conferences and other events that bring together state and local government officials to discuss solutions to problems in government. In her spare time, Heather enjoys spending time with her fiancé, planning their wedding, and traveling."