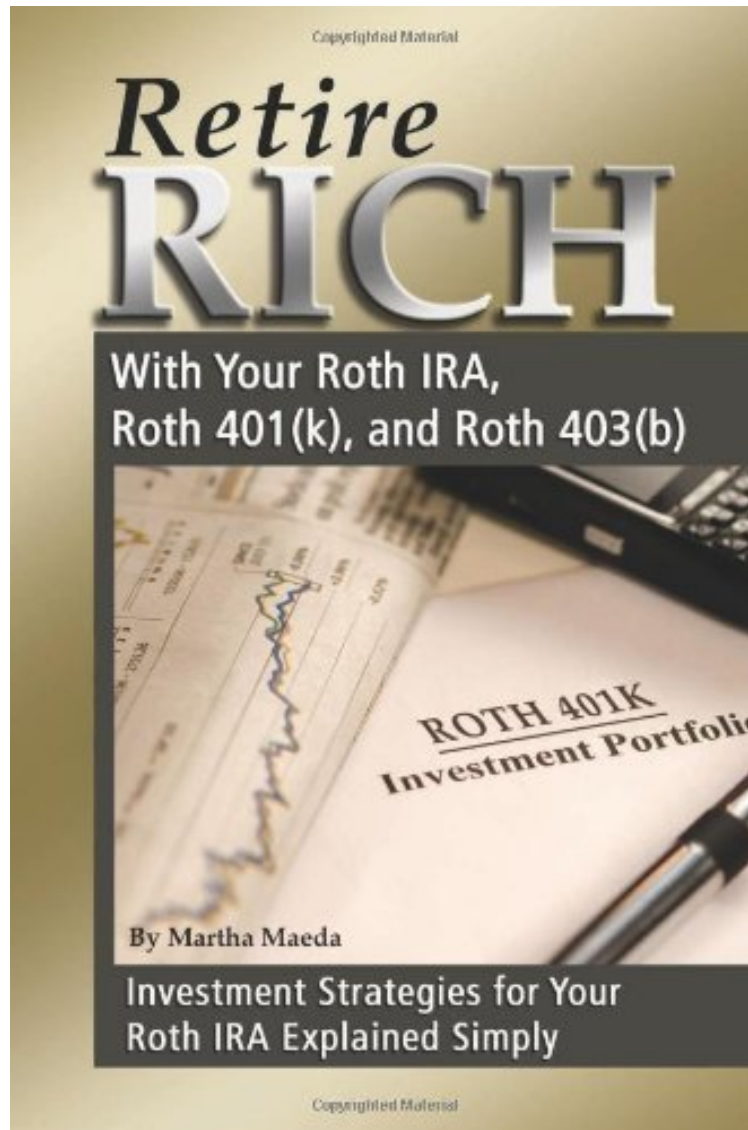


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# Retire Rich With Your Roth IRA, Roth 401k, and Roth 403b: Investment Strategies for Your Roth IRA Explained Simply (Back-To-Basics)

Martha Maeda

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Martha Maeda : Retire Rich With Your Roth IRA, Roth 401k, and Roth 403b: Investment Strategies for Your Roth IRA Explained Simply (Back-To-Basics) before purchasing it in order to gage whether or not it would be worth my time, and all praised Retire Rich With Your Roth IRA, Roth 401k, and Roth 403b: Investment Strategies for Your Roth IRA Explained Simply (Back-To-Basics):

1 of 1 people found the following review helpful. Invest in this BookBy Janette Adams MillerI'm pretty much new to the retirement investment game. I knew the general about Roths and the importance of investing for the future, but I was unsure of where to even begin putting my money. I'm glad to have found this book. Ms. Maeda provides a fantastic overview of what Roth IRAs are and how to use them to maximize investment growth. She also covers the practicality of owning a Roth IRA vs a Traditional IRA and why those with Traditional IRAs should convert them to Roths. For instance, I learned that a Roth IRA can be used as an emergency fund and that an individual can withdraw up to \$10,000 (\$20,000 for a married couple) penalty-free for the purchase of his or her first home. This information alone was worth the purchase price of the book. Now, it's possible to glean the information in this book from various free sources online. But, the author has compiled data regarding Roth IRAs in a very user-friendly format that is easy to follow and understand. Pros+ Covers everything the average investor needs to know (including the different types of investments one can make with a Roth IRA)+ Provides sound investment advice in an easy-to-understand format+ Organized well and is easy to navigate+ Resources (websites, calculators, etc) are abundant throughout the book and Appendices offer even more handy tools+ Ms. Maeda doesn't shy away from providing actual data on where to put your \$ (a chart of which firm offers what fees proved to be very handy)+ Cautions are included so that one doesn't make foolish investments with retirement funds+ Contains current data (at least for the time being!) Cons- Typos in the book can be a bit distracting- Ms. Maeda is not a financial planner (though she seems to have researched the book very thoroughly)- If one is willing to spend hours digging, he or she could find most of the information in this book for free online Overall, I found this book to be incredibly useful and I highly recommend it. Though I'm not sure if I will retire rich, this book has put me on the right track. 0 of 0 people found the following review helpful. Five StarsBy Terrez Johnson Interesting read!!! 1 of 1 people found the following review helpful. Good Content, Poor TitleBy K. Krueger

For someone looking for good solid information regarding retirement investing through a Roth IRA, the title "Retire Rich" turned me off, but what I found inside the book was what I was looking for, balanced solid information, no hype. Martha Maeda has done what she says on the cover and taken a somewhat complex subject (at least it is to me) and explained it in simple terms. She is also very thorough in her coverage of the subject matter. Personally, I think she could have left out all the history of IRA's that begins the book. To me, that was just filler to increase the size of the book and didn't add any real value. Once you're past the history, she begins by making sure that the reader understands the difference between a traditional IRA and a Roth IRA, as well as the other retirement investment options available, which I appreciated. She then goes into the basic advantages of a Roth and then the various rules that need to be taken into consideration. The rest of the book addresses several different issues related to making the most of your investment strategies. This has some very good information regarding various investments beyond the traditional IRA accounts and talks about using your IRA to invest in real estate, commodities and precious metals. I felt she did a very good job of explaining how these types of less traditional investments work and the potential benefits and pitfalls. The book is chalk full of helpful resources and the appendixes catalog these resources in a very helpful manner at the back of the book. Good solid information in layman's terms.

When the Roth IRA was introduced in the 1990s it was widely hailed as a great way for individuals to increase their retirement holdings by paying the taxes before the money was invested into their IRA accounts. In 2006, the Roth IRA was made permanent by the Pension Protection Plan along with the increased contribution limits. Today, the Roth family of retirement options is a great way for anyone to start putting away money for their future without worrying about paying taxes on their money more than once. However, for your Roth IRA or Roth 401(k) to effectively grow and provide for you when you reach retirement, you need to understand how to manage your investments and fully take advantage of this popular method of saving. This book is written for the everyday investor who already has a Roth IRA and desires more knowledge or for the individual seriously considering a Roth account. Those who want to put away money so they can retire with enough to be well protected and prepared for anything will benefit from the extensive research on these investments and the helpful case studies distributed throughout the book. You will learn why the federal government enacted the new Roth rules in the mid-1990s, what your different Roth options are and all the ways you can invest the money; from stocks and real estate to bonds and mutual funds. You will learn the fundamental basics of investing in an IRA and how to start making investment choices, from researching companies and funds to settling into a long term investment. You will learn how to maintain a positive working relationship with your administrator and what you will need to do to make your tax payments to the IRS. Top financial experts who specialize in Roth IRAs have been consulted and their expertise compiled here to provide you with the necessary information you need to learn how to effectively invest in your retirement accounts. You will learn how to put limits on your investments and to manage your risk effectively from now until you retire as well as how to stretch your accounts as needed. You will learn the ins and outs of researching and choosing mutual funds and why your decisions now do not mean everything for the rest of your life but should still be made carefully. If you are 21 or 65, this book can help you maximize the results of your Roth accounts and teach you tricks and tips to getting the most out of your investment. 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

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About the Author Martha Maeda is a freelancer, ghostwriter, and author of more than 20 books including The Complete Guide to Green Building and Remodeling Your Home, Basic Guide to Investing in ETFs, How to Wipe Out Student Loans, How to Solar Power Your Home, How to Open Operate a Financially Successful Independent Record Label, and 101 Sunday School Activities on a Tiny Budget. She is passionate about helping people who might not otherwise become authors to self-publish their work and discover their writing potential. She currently lives with her family in Orlando, Florida."