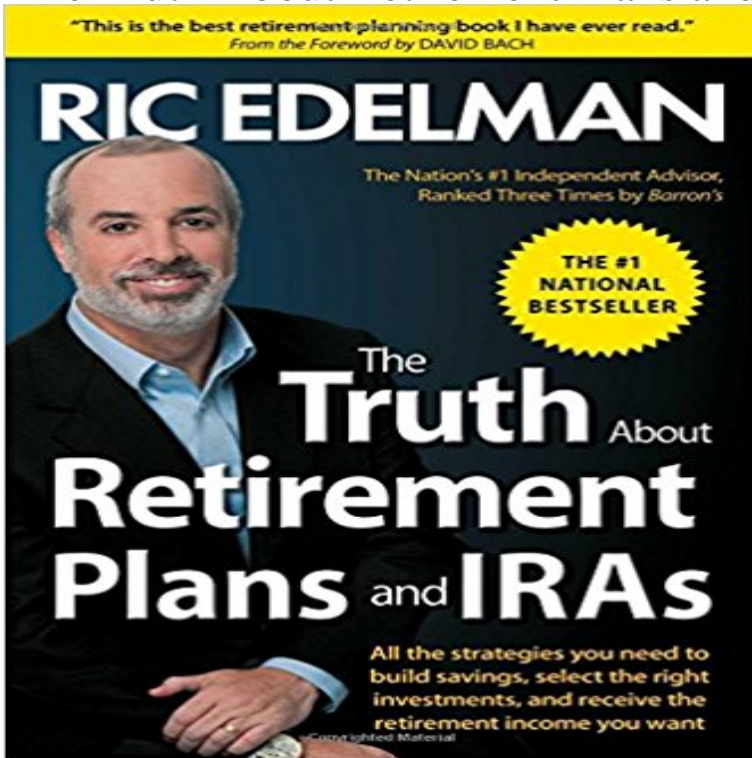


# The Truth About Retirement Plans and IRAs



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.

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