

7 Practices That Will Ensure A Comfortable Retirement

1 Choose a retirement plan carefully

When choosing between an IRA, self-directed IRA and a 401k plan, choose the one that aligns with your retirement goals.

- IRA: up to \$6,500 in 2016
- 401k: up to \$24,000 in 2016
- Solo 401k: up to \$60,000 in 2016



2 Always get the 401k match

Fund your 401k at least to the point where you bag the maximum matching dollars. Every employer uses a different method but a 6% matching contribution is standard.



3 Don't go with the default savings rate

When joining a job, increase your 401k savings rate from the default 3%. Choose a rate that helps you save enough to pay bills in your retirement. Start with a target to save 10% and adjust as you age.



4 Never miss catch-up contributions

The IRS allows you to save more for retirement as you age. Put catch-up contributions above other expenses.

Traditional IRA: \$1,000 in 2016
401k plan: \$6,000 in 2016



5 Increase contributions as you age

It's okay to save smaller portion of your paychecks during your initial years but as you age, start raising your contributions.

Use bonuses and raises to reach maximum contributions. You may even choose automatic escalation feature.



6 Add diversification with Roth 401k

Contribute to a Roth 401k along with your regular IRA plan. A Roth 401k accepts after-tax dollars, allowing you to withdraw money tax-free during retirement.

Investment returns are withdrawn tax-free, provided you satisfy IRS regulations.



7 Be aware of IRS penalties

Find out more about early withdrawal or late withdrawal penalties. Make sure to take required minimum distributions as per regulations.

- Traditional IRA: 59 1/2 years
- 401k plan: 55 years



8 Gain investment freedom with self-directed retirement

Invest in alternative assets using self-directed retirement plan. Investment options include:

- Real estate
- Mortgage notes
- Tax liens & tax deeds
- Private equity/ private lending



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The TurboTax 2007 Income Tax Handbook, 2006-11-28 One of the leading names in tax preparation software now presents a guide to help filers claim all the deductions they deserve from mortgages and charitable contributions to medical expenses education credits and more

Ernst & Young's Personal Financial Planning Guide Ernst & Young LLP, Robert J. Garner, Robert B. Coplan, Barbara J. Raasch, Charles L. Ratner, 1996-09-27 Begin planning now for a lifetime of Financial security The new Ernst Young s Personal Financial Planning Guide Second Edition is now better than ever Drawing on the incomparable experience of Ernst Young it s still the most comprehensive authoritative guide you can buy Its practical tips and investment strategies will start you on the road to smart financial planning today The Second Edition is packed with new ways to help you reach your lifetime financial goals Here s just some of what s new Managing the financial challenges of single parenting and widowhood Dealing with early retirement corporate buyouts and involuntary layoffs Expanded coverage of proactive retirement planning Fully updated contacts for print and online financial services Like two books in one this practical hands on guide helps you understand the principles of financial planning and apply them to your individual needs Part One covers all the basics such as setting goals understanding investments building wealth and managing your finances Part Two offers a unique life event approach to financial planning with specific strategies you can use for different life situations such as getting married raising a family saving for your children s education starting a business or planning for your retirement updated edition The Taxpayer Relief Act of 1997 what s new what s different and how can you make the most of it Ernst Young s Personal Financial Planning Guide Second Edition explains how the new rules affect financial planning from IRAs and capital gains to selling your home and financing your children s education

The Complete Guide to Executive Compensation Bruce R. Ellig, 2001-11-22 Strategies for gaining a powerful edge in the executive talent wars The competition for executive talent is

fierce making it imperative that executive compensation programs become an integral part of every company's strategic business plan. The Complete Guide to Executive Compensation provides in depth coverage of current issues and trends in designing and administering executive compensation packages that are strategically, economically and culturally sound. Renowned compensation and benefit expert Bruce Ellic begins by providing guidance for board members and company executives on defining a company's organization culture and business strategy in order to establish a framework for executive compensation. He then discusses the often difficult but essential issues within that framework including Pay positioning relative to the competitive environment, Risk profile, the mix of salary incentive compensation and benefits, Leverage, the relationship between incentive plan payouts and performance, Timing, the mix of short versus long term incentive programs, Incentive plan design, objectives, performance measures and participation.

America's Top Jobs for People Without College Degrees J. Michael Farr, 1998-05. Contains the most up to date information on growth earnings and trends in major industries providing more than 100 thorough job descriptions. Special sections discuss career planning and job search techniques. Also includes an appendix with jobs grouped by education and training required.

The Entrepreneur's Information Sourcebook Susan C. Awe, 2012-01-16. For 21st century entrepreneurs this book provides the practical guidance they need to overcome the often intimidating challenges of starting, organizing and running a new business effectively and efficiently. The economic downturn has many individuals considering going into business for themselves rather than relying on an employer for their income. Unfortunately according to data from the Small Business Administration the odds of long term success are against them: 69 percent of businesses do not last past seven years and 56 percent fail in less than four. This book provides entrepreneurs with a comprehensive guide to the resources they need or will likely want to consult when starting a small business and in order to stay profitable over the long run.

The Entrepreneur's Information Sourcebook: Charting the Path to Small Business Success Second Edition provides the expert guidance and up to date print and web resources an entrepreneur may need to make his business thrive and grow from inception and information gathering to raising capital to marketing methods and human resource concerns. Nearly half of the resources in this newly updated book are new and the essays have also been updated to reflect current business practices. This book is an essential tool that provides quick and easy access to the information every small business owner needs.

The Complete Guide to Executive Compensation, Fourth Edition Bruce R. Ellic, 2021-12-28. The definitive guide to executive compensation fully updated and revised to reflect today's business environment. Executive pay is one of the most fluid, flexible and important aspects of today's corporate landscape and an integral part of every company's strategic business plan. The Complete Guide to Executive Compensation has long been considered the go to guide to executive pay. Written by renowned compensation expert Bruce Ellic, the book is filled with winning strategies and techniques for structuring appropriate executive pay plans. This updated fourth edition addresses important changes that have occurred from 2013 to 2019 in designing and administering

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The Complete Guide to Executive Compensation 3/E Bruce R. Ellig, 2014-01-17 The definitive guide for anyone involved in designing and approving executive salaries revised for new laws and attitudes about salaries and performance The Complete Guide to Executive Compensation Third Edition helps you evaluate your company s culture organization and strategy to create the best compensation package for the organization s interest It contains new strategies based on recent changes regarding venture capitalism boards of director s core responsibilities changes in director s pay shifts in stakeholder power and laws like the Dodd Frank Wall Street Reform and Consumer Protection Act and healthcare reform Bruce R Ellig served at Pfizer Inc for over 35 years and spent his last 25 years as secretary of the Board of Directors Executive Compensation Committee He has received the Lifetime Achievement Awards from the Society of Human Resource Management and WorlDatWork Ellig was elected to the National Academy of Human Resources in 1993 and served as a fellow of the Employee Benefit Research Institute and the Wharton Aresty Institute

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