

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Investment returns are withdrawn tax-free, provided you satisfy IRS regulations.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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Deena Katz's Complete Guide to Practice Management Deena B. Katz, 2009-01-06 Deena B Katz CFP a preeminent authority on practice management and an internationally recognized financial adviser presents a comprehensive guide to running a professional financial planning practice To create this book Katz updated revised and combined her two acclaimed books Deena Katz on Practice Management 1999 and Deena Katz s Tools and Templates for Your Practice 2001 In this newly expanded volume she presents the essentials on how to help a practice thrive side by side with the tools and templates needed for the everyday operation of your firm This new volume offers guidance on practice management issues setting up an office systems and technology administration and staffing marketing growing as the market changes hanging on to clients for the long term succession planning when the time comes This comprehensive resource provides sample forms worksheets templates letters brochures and collateral materials developed and refined by top wealth managers and planners From keeping the business running well by designing dynamic collateral material to considering plans for retirement Deena B Katz guides advisers through every challenge a financial planning business will face

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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.

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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

compensation packages In detail Ellig discusses executive pay elements including salary employee benefits executive benefits and long and short term incentives He also examines the role of the board of directors and its compensation committee along with the influence of the major stakeholders most notably the shareholder The Complete Guide to Executive Compensation Fourth Edition covers New rulings and laws such as the 2018 Tax Act and recent changes in proxy statements required by the SEC Changes in healthcare and pension requirements Executive pay elements and contributing factors The difference between current and deferred compensation including statutory requirements Various performance measurements of the income statement the balance sheet and the cash flow statement that are used in incentive plan payouts The book also includes appendices of selected laws Internal Revenue Code sections IRS revenue rulings SEC actions accounting interpretations U S Supreme Court decisions selected books history of CPI DJIA NASDAQ S P 500 Averages and Social Security taxes as well as a glossary with more than 2 000 definitions The Complete Guide to Executive Compensation addresses a wide range of needs and readers Consultants and in house pay designers will find detailed examples supplemented with over 400 charts and tables to trigger their own creativity Boards of directors and compensation committees will benefit from the definitions and descriptions of various pay plans and the conditions under which they would be appropriate Executives will find valuable tools here to help them understand their own pay plans This is an essential resource for consultants legislators in house designers approvers shareholders executives and educators Whether you re an executive or a designer approver or administrator of executive pay plans this welcome fourth edition of the classic guide thoroughly reframes the picture of executive compensation for the modern age

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