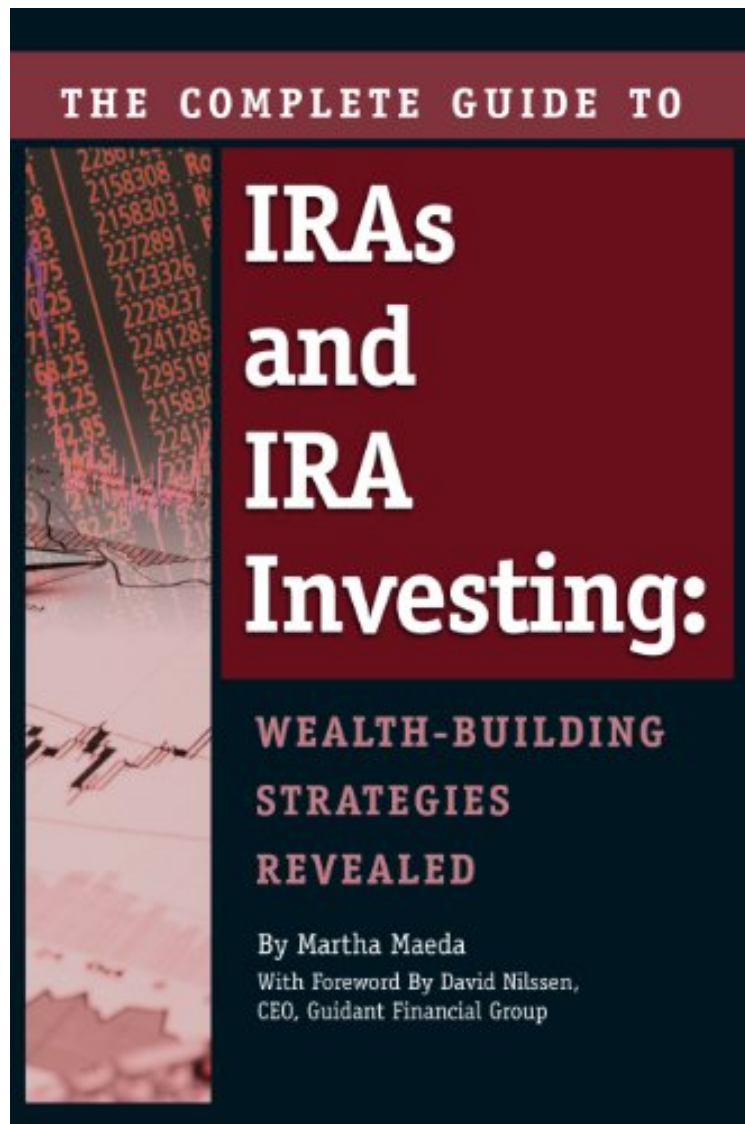


(Get free) The Complete Guide to IRAs and IRA Investing: Wealth-Building Strategies Revealed

# The Complete Guide to IRAs and IRA Investing: Wealth-Building Strategies Revealed

Martha Maeda

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**Martha Maeda : The Complete Guide to IRAs and IRA Investing: Wealth-Building Strategies Revealed** before purchasing it in order to gage whether or not it would be worth my time, and all praised The Complete Guide to IRAs and IRA Investing: Wealth-Building Strategies Revealed:

0 of 1 people found the following review helpful. Adequate but not greatBy Richard S. BotkinI read this book hoping to gain fresh insights apart from other books I have read on the subject and found little that was new or terribly useful.3 of 3 people found the following review helpful. 5 Stars!By Kindle CustomerThe Complete Guide to IRAs and

IRA Investing: Wealth-Building Strategies Revealed is a simple yet thorough guide to explaining how individual retirement accounts exist and operate, and how they can be beneficial to this generation's retirement plans. As an inexperienced twenty-five year old woman, I had no idea what an "IRA" was until I picked up the book and, at first, had no intentions whatsoever of learning about them. Martha Madea's book honestly changed my mind and has woken me up to the realization that where we stand financially in this world, we cannot depend on Social Security by the time my generation retires. And the best part? It wasn't confusing at all! From it's easy-to-understand explanations of both standard and flexible accounts, to it's educated and detailed rules for helping investors ask correct questions in order to determine what plan is right for them, this book definitely accomplishes all the goals the author set. Even at 362 pages and four sections, this guide is easy to follow and read. I'd recommend this book to anyone looking to not only make the best choices for their personal financial plans, but also to anyone who wants to understand the realities of where our generation is heading, and how we can prevent ourselves from sinking before it's too late. 1 of 2 people found the following review helpful. Lots of information, but littered with repeated info over and over and over and....By B. Francis I didn't know anything about IRAs and I wanted to learn; this book offered great information about all types of scenarios concerning IRAs - from types, tax implications, estate planning and pitfalls - but it treats the reader as if they have the attention span of a gold fish! When a situation that comes up, for this purpose let's say the 10% penalty for early withdrawal, it can be mentioned 2 times in the same paragraph (verbatim) and up to another time or two on the same page. I get it - just refer me to the section that spoke about the 10% penalty than beat me over the head with it over and over again. This holds true for other items as well, but it REALLY holds true with the 10% penalty tax. I have still persevered ahead though as there is some great knowledge in here (especially for those who went in unknowing of the subject, like me) but you have to wade through the retreaded information - and often. It felt more like reading the notes of a professor's lecture, the kind where they foot stomp the really important stuff that will show up on the quiz. Are there better books out there? I don't know, as this one has fit the bill for right now and I do not desire additional information concerning this subject at this time. The repetitive nature of this book took its toll on me, and zapped me of the excitement I had to learn about IRAs and I ended up enduring through it rather than truly enjoying it.

As more and more baby boomers reach retirement age and because retirement seems to come at an earlier age, the importance of saving for your nonworking years has become increasingly apparent. Many people find themselves worrying that they will not be able to maintain their current lifestyle once they retire. However, the strategies provided in this book will help turn your IRA into a wealth-building tool. The Complete Guide to IRAs and IRA Investing will show you how to take control of your investment future and make sure your IRA investments are performing. You will learn about Roth IRAs, traditional IRAs, SEP IRAs, SIMPLE IRAs, and self-directed IRAs, the advantages and disadvantages to each, and how to choose the right plan for you. You will learn about the Economic Growth and Tax Relief Reconciliation Act of 2001, rules regarding distribution, roll overs, transfers, and conversions between accounts, valid adjustments, adjusted gross income, annual contribution limits, potential penalties, and tax-deductible contributions. This book details the myths and truths about IRA investing and IRS guidelines. In addition, this book will show how to open an IRA, choose the right financial adviser, and how to set up your account with a custodian or IRA administrator to deal with the day-to-day activities, such as depositing contributions and executing and settling transactions. The Complete Guide to IRAs and IRA Investing provides insight and insider secrets to help secure financial victory after your retirement. 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.

Pre-millennial investors were much more inclined to pick up a second home in Aspen than a book on IRAs. But times have changed. More often than not, tax-deferred accounts in the past were seen as an added bonus nice, but not necessary. Now, the special status given to IRAs can mean the difference between having a satisfactory retirement and having any retirement at all. Whether individuals consider themselves investors or not, today's citizens need as much information as possible in order to navigate the world oftentimes, alien world of retirement accounts. There are Roths, SEPs, SIMPLEs, 401(k)s, self-directed IRAs, and many more vehicles to choose from. Just deciding which account to open can be difficult enough, let alone understanding what investments are available to each account, how they work,

what fees and taxes may be involved, and what profits could be made. Furthermore, baby boomers leaving the workplace in record numbers will soon have to make a decision about their 401(k)s and other corporate-sponsored retirement accounts: keep them linked to their former employer's plan (if given that option) or roll them into their own IRAs. Most financial experts agree that one of the best ways to aggressively grow a retirement account is to roll one's 401(K) into a personal IRA after terminating employment. However, after investing for years in company stock or simply choosing a conservative, modest, or aggressive portfolio, most adults are neither prepared to make independent investment decisions nor make them in the wisest way. For these reasons, and many more, Dee Burks' *The Complete Guide to IRAs and IRA Investing* is essential first-aid for any American looking forward to a happy retirement. This, quite frankly, is one of the most thorough books available on Individual Retirement Accounts. Other than a few specialty books on purchasing alternative investments with IRA money, I have been hard-pressed to find a book that addresses both traditional and non-traditional investments available to an IRA. Thankfully, this book does.

Surprisingly few people know that they can invest in real estate with their IRA, or that they can build their nest egg by making private loans (even small ones) with the money they have in their account. The fact that the average American is unaware of these kinds of options is what bars most people from realizing their full earning potential within their IRAs. As the CEO of a leading, truly self-directed IRA services provider, I have seen firsthand the significant benefits a truly diversified retirement account can provide. One of my favorite proverbs has always been, Don't put all your eggs in one basket. Along with that, I have also preached, Look before you leap. Ms. Burks sees these two cautionary adages as necessary keys to wisely managing one's IRA, and she offers excellent commentary on the need for both broad diversification and an understanding of one's personal risk tolerance. Having the flexibility to move IRA funds from one investment to another is an absolute necessity in today's fluctuating market. But to do so intelligently requires the kinds of insight and guidance only a strong comprehension of IRAs and IRA investments can provide.

From knowing what a stock is to understanding prohibited transactions for IRA investments in real estate, *The Complete Guide to IRAs and IRA Investing* provides an excellent reference no matter what direction an investor decides to go. There is a familiar saying in the retirement industry: No one cares about your retirement account as much as you do. Judging by her carefully researched and conscientiously written book, however, it would appear that Ms. Burks is running a close second. --David Nilssen

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.