

## The Truth About Retirement Plans and IRAs

Ric Edelman



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From one of America's most trusted financial advisors: a guide to making the most of your retirement plans and assuring long-term financial security.

Everyone knows that investing in your retirement is important. Yet only half of all eligible Americans contribute to a retirement plan. That's because 401(k)s, 403(b)s, 457s, and IRA plans 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 examples and simple explanations, he shares everything you need to know as a plan participant: how much you need to retire comfortably, how to make wise choices among your investment options, and how to maximize the benefits of your 401(k). Along the way, he debunks the myths and clears up the confusion.

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