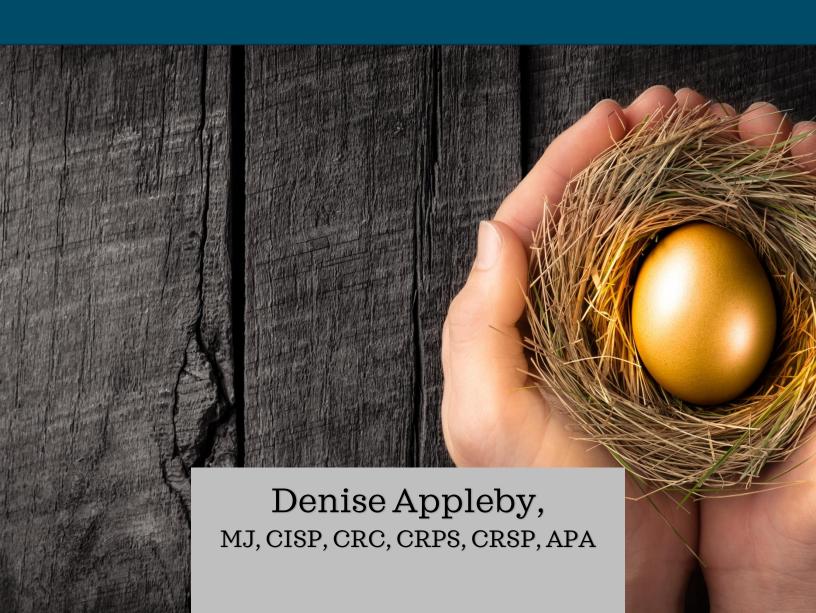
ULTIMATE IRAGUADE

A Compilation of IRA Guides for 2021



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The material included in this e-book is developed from sources believed to be reliable. This includes the Internal Revenue Code, IRS Regulations, IRS Revenue Rulings, IRS Revenue Procedures, IRS Notices and other IRS publications.

The e-book provides a **high-level overview** of the rules that apply to the topics covered. Additional resources are needed in order to get a complete understanding of the topics covered.

While reasonable effort has been made to ensure the accuracy of the material included, there is no guarantee that it does not include typos or errors. If you find a typo, please let us know; we will make any required corrections and send you a copy of the updated version.

The material uses rules that are in effect for tax year 2021 and at the time the e-book is written. In any case where 2021 material is not available at the time the e-book is being prepared, 2020 information will be used.

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The target audience is advisors and other individuals who already have at least a basic understanding of the rules that govern retirement accounts and is intended to serve as a quick reference or source of confirmation/reminder of the topics covered.

Taxpayers should work with competent financial, tax or legal professionals to determine the rules that apply to their particular financial, retirement or tax planning profiles/cases.

To make for a more user-friendly flow and comprehension, the material is written as if the reader is the IRA owner.

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About the Author



Denise Appleby, MJ, CISP, CRC, CRPS, CRSP, APA, is a retirement plans consultant to financial, tax, and legal professionals. She is also a retirement plans trainer, freelance writer, editor, and owner of Appleby Retirement Plans Consulting, located on the Internet at http://www.applebyconsultinginc.com and the consumer free Website http://www.RetirementDictionary.com.

Ms. Appleby can be reached at <u>Help@IRApublications.com</u>.

Ms. Appleby's retirement-plans-related experiences include working as a retirement plans product manager, training manager, compliance consultant, technical help desk manager, and writer. She has written over 500 articles for many financial newsletters, including http://www.Investopedia.com/, Pershing LLC's Sixty Something, The Pershing Press, Ed Slott's IRA Advisor and as a Contributor at www.Forbes.com.

Ms. Appleby is a frequent speaker at seminars, where she explains the rules and regulations that govern IRAs and qualified plans—including how to prevent paying avoidable taxes and penalties on distributions from retirement plans. Ms. Appleby has appeared on CNBC's "Business News," Fox Business Network, and numerous radio shows, as well as being quoted in the Wall Street Journal, Investor's Business Daily, CBS Marketwatch's Retirement Weekly, and other financial publications, where she gave insights on the rules and regulations that govern retirement accounts.

She received a Masters of Jurisprudence (M.J.) in Employee Benefits from The John Marshall Law School and a B.A. in Sociology from Rutgers State University. She has earned the following professional designations: The Accredited Pension Administrator (APA) from the National Institute of Pension Administrators; the Certified IRA Services Professional (CISP) designation from the Institute of Certified Bankers; the Chartered Retirement Plans Specialist (CRPS) designation from the College for Financial Planning; Certified Retirement Services Professional (CRSP) designation from the Institute of Certified Bankers; and the Certified Retirement Counselor (CRC) designation from the International Foundation for Retirement.

She is a contributing-author of the following books

- Roth IRA Answer Book.
- Quick Reference to IRAs.
- Adviser's Guide to Retirement Plans for Small Businesses
- SIMPLE, SEP, and SARSEP Answer Book

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