



10 Signs Your Qualified Retirement Plan is Broken

1. Your designated beneficiary forms are missing or they have errors or omissions.
Refer to the Beneficiary Form Checklist to test your preparedness.
2. You are not familiar with the many unforgiving deadlines and tax traps associated with Qualified Retirement Plan distributions...and neither are your beneficiaries.
3. You're not taking advantage of Stretch IRAs and Stretch Roth IRAs.
4. You're using a Will or improper Trust to establish beneficiaries.
5. Your money is still in a Qualified Retirement Plan at an employer that you no longer work for.
6. The Great 401(k) Escape (better known as the In-Service Distribution Rule).
7. You are still paying up-front fees and annual expenses on your Qualified Retirement Plan.
8. Too much of your Qualified Retirement Plan is at risk in today's market.
9. Your Qualified Retirement Plans don't fit properly into your overall retirement puzzle.
10. Your current advisor is not a Qualified Retirement Plan Specialist.

Failure to Fix These Mistakes could make the IRS your #1 Beneficiary
Maybe it's Time for help from an Expert in Qualified Retirement Plans!