



# ED SLOTT'S IRA ADVISOR

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## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### EXCLUSIVE CHART: MULTIPLE PLANS FOR RETIREMENT

(See pages 4-5)

*"This is so simple, a child of five would understand this. Send someone to fetch a child of five."*

—Groucho Marx,  
(1890-1977)

Will you run out of money before you run out of breath? Will there be any help available, or will you be on your own? Near-retirement baby boomers who have spent a lifetime of paying into the Social Security fund for their parents and grandparents are now concerned about how much of this trust fund will be available for them. As a result, they're looking for ways to fund their retirement plans to the max. But just how much money can a person possibly stuff into how many different retirement plans? If you participate in a 401(k), can you also contribute to a SEP for your sideline business? Can you have a Roth IRA or traditional IRA on top of all that?

I get these types of questions all the time from concerned financial advisors who want to help their clients build as much money as they can in as many allowable retirement plans as possible.

### Just how much money can a person stuff into how many different retirement plans?

This month's guest IRA expert, Denise Appleby, addresses this issue head on. You may recognize Denise's name from all the IRA questions she answers at [www.irahelp.com](http://www.irahelp.com), on our website discussion board. You may also recall that Denise was featured in our September 2003 issue with her focus on SIMPLE IRAs. Denise has done it again for you here. Her article "*Multiple Retirement Plans: How Many Retirement Plans Can You Contribute To?*" explains how to use the various contribution limits to fund any combination of company plans, self-employed plans, and IRAs and Roth IRAs. Denise has also devised a companion reference chart that spells this all out for you.

Who's Denise Appleby? She is a retirement plans consultant, book editor, and frequent seminar speaker, with a wealth of credentials (see her biography on page 7). Denise knows her stuff inside out. Now you'll know it as well.



For more IRA information, visit our website at [www.irahelp.com](http://www.irahelp.com).

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### WHAT'S INSIDE?

#### *Feature Article*

#### Multiple Retirement Plans:

##### **How Many Plans Can You Contribute To?**

- Participating in an IRA and Employer Sponsored Plans Simultaneously
- Participating in Multiple Employer Sponsored Plans
- Participating in Plans for Separate Businesses, Unrelated Employers
- Participating in Plans for Separate Businesses, Related Employers
- Parent-Subsidiary Controlled Group
- Brother-Sister Controlled Group
- Combined Controlled Group
- Affiliated Service Group

— Pages 2-7

#### *Reference Chart*

#### Limitations When Individuals Own Multiple Retirement Plans

— Pages 4-5

#### IRA Deadline Reminders

— Pages 7-8