

RETIREMENT PLANS

401(k) PLANS

401(k) plans are a type of employer-sponsored retirement plan. They allow employees to save for retirement by contributing a portion of their salary to a trust or custodial account. The contributions are typically deducted from the employee's paycheck before taxes are withheld. The money in the account grows tax-deferred until it is withdrawn in retirement. 401(k) plans are subject to the rules of the Internal Revenue Code, which govern the contribution limits, vesting requirements, and distribution rules. Some 401(k) plans also offer a loan feature, allowing employees to borrow money from their account. 401(k) plans are a popular way for employees to save for retirement, and they can provide a significant source of income in retirement.



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Retirement Plans A Users Guide To Employees Retirees

Arturo Cuomo



Retirement Plans A Users Guide To Employees Retirees:

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