

THE LUMP SUM HANDBOOK

*Investment and
Tax Strategies for
a Secure
Retirement*

ANTHONY GALLEA

Lump Sum Handbook Investment And Tax Strategies For A Secure Retirement

Bill Lane, Jennifer Lane, CFP



Lump Sum Handbook Investment And Tax Strategies For A Secure Retirement:

The Lump Sum Handbook Anthony Gallea,1993 As a result of the proliferation of 401 k and similar plans corporate downsizing and early retirement incentives increasing numbers of Americans each year are faced with the biggest investment decision of their lives what to do with a lump sum distribution And the implications of their decision can be staggering This practical handbook written by a financial consultant who has handled hundreds of lump sum distributions for clients cuts through the confusion addressing the reader s most important fears and questions as well as all the complex tax investment and personal planning issues involved Filled with clear guidance proven strategies charts worksheets and case histories The Lump Sum Handbook discusses in depth how to handle an IRA rollover and sidestep a costly new pitfall before it s too late provides much needed advice for people who have only 60 days to make a lump sum decision because of an unexpected termination clarifies the pros and cons of accepting an early retirement or early buyout offer suggests tax strategies that can help readers avoid losing up to 80% of a lump sum to federal and state taxes shows how to select the appropriate investment for your particular situation including mutual funds stocks or bonds or various types of annuities reveals tested ways to minimize or eliminate estate taxes spells out how IRAs and other retirement savings can be protected from nursing home costs damaging divorce settlements and other catastrophes and will also prove invaluable to brokers accountants attorneys and financial planning professionals who are helping clients make investment and retirement planning decisions

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