



Appleby's

IRA Quick Reference Guides

**A compilation of IRA Guides with
features, benefits, rules and tips.**

Calendar Year 2018

By Denise Appleby, CISP, CRC, CRPS, CRSP, APA.

**Includes updated
version of: Qualified
Charitable Distributions
(QCD) quick reference
guide!**

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About The Author



Denise is CEO of Appleby Retirement Consulting Inc., a firm that provides IRA tools and resources for financial and tax professionals. She has over 19 years of experience in the retirement plans field, and has co-authored several books and written over 500 articles on IRA rules and regulations.

Extensive Practical Experience

Denise held several senior retirement-plans related positions with Pershing LLC, which includes Vice President of Retirement Plans Products and Services, Retirement Plans Manager, Trainer, Training Manager, Compliance Consultant, IRA/Retirement Plans Technical Help Desk Manager and Writer. Denise has extensive experience with training the staff and financial advisors of many broker-dealers on retirement plans related topics. She has trained hundreds of tax professionals including CPAs.

Media

Denise's wealth of knowledge in retirement plans led to her making appearances on CNBC's Business News, Fox Business News and numerous radio shows. In addition, she has been quoted in the Wall Street Journal, Investor's Business Daily, CBS MarketWatch's Retirement Weekly and other financial publications, where she gave insights on retirement planning. Her expertise and knack for explaining complex retirement plans rules and regulation, so that they are easily understood, created a demand for her to speak at various conferences and seminars around the country.

Authorship

With her experience, interests and qualifications dedicated to retirement plans, Denise has co-authored the following three books on retirement accounts:

- **Roth IRA Answer Book**, *Published by Aspen Publishers. The Roth IRA Answer Book, Sixth Edition*, provides an up-to-the-minute tutorial on this subject for a wide variety of professional markets, including pension consultants, insurance agents, financial planners and investment advisors, plan administrators, lawyers, and accountants, as well as businesses that promote, market, service, or provide technical support to retirement plans, products, and related services.
- **Quick Reference to IRAs**, *Published by Aspen Publishers. The Quick Reference to IRAs* provides attorneys, accountants, financial planners, and consultants - along with their clients - with the essential facts and advice regarding the planning, implementation, and administration of IRAs.
- **Adviser's Guide to Retirement Plans for Small Businesses**, *Published by APICAL. The Adviser's Guide to Retirement Plans for Small Businesses* is designed to provide you with the knowledge and tools you need to offer strategic advice about retirement plans. In 30 chapters, you'll find discussion of statutory requirements, the legal structure of various plan types, as well as detailed information on plan design, establishment, monitoring, administration, correction of failures, and termination.

Helping Consumers

Denise is creator and CEO of the consumer website www.retirementdictionary.com, which provides free information to consumers about IRAs and other retirement accounts, including how to avoid costly mistakes and how to benefit from the favorable rules available only to these accounts.

Academic and Professional Qualifications

Denise, a Rutgers University graduate, holds the following professional certifications:

- Accredited Pension Administrator (APA), National Institute of Pension Administrators, Chicago IL
- Certified IRA Services Professional (CISP), Institute Of Certified Bankers, Washington DC
- Chartered Retirement Plans Specialist (CRPS), College of Financial Planning; Denver CO
- Certified Retirement Counselor (CRC), International Foundation for Retirement Education (InFRE)
- Certified Retirement Services Professional (CRSP), Institute Of Certified Bankers, Washington DC

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