

Title:

15 Startling Reasons Why Your 401(k) May Be Your Riskiest Investment

Word Count:

711

Summary:

Contrary to what is taught in popular financial media, 401(k)s and other qualified retirement

Keywords:

401(k), 401k, investing, investments, personal finance, prosperity, wealth, financial, finance

Article Body:

Financial institutions have a distinct genius for marketing. They are able to get millions of

When the evidence is plainly presented, it becomes overwhelmingly clear that putting money into

1. Limited Opportunity For Cash Flow

Qualified retirement plans, such as 401(k)s and IRAs, do not provide immediate cash flow, which

2. Lack of Liquidity

The money is tied up with penalties attached for early withdrawal. Although there are a few tax

3. Market Dependency

The performance of the funds is dependent upon market factors that most individuals do not have

4. The Match Myth

"Take the match--it's a guaranteed 100 a year, based on an average return of 8 annually, but t

14. No Holistic Plan

I've witnessed on many occasions people whose finances are in shambles and although they have

15. Neglect of Stewardship

Ultimately, the most destructive aspect of 401(k)s is that they cause many individuals to abdicate

Conclusion

Qualified plans are promoted on such a wide scale because those promoting it have vested interests

If you currently contribute to a 401(k), stop and think about it for a minute. What is it really

Your financial future depends on your answers to these questions.

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