

THE PRESSER LAW FIRM, P.A.

ASSET PROTECTION ATTORNEYS

How can you protect your retirement accounts?



At one time much of America's net worth was in retirement accounts – particularly ERISA plans. But to answer your question, we plan in context to a client's state laws because the extent to which their plans are lawsuit-proof depends largely upon state law. But we can generally discuss the protection for retirement accounts. First, we must divide retirement plans into: 1) ERISA-qualified plans, and 2) non-qualified retirement plans. Non-qualified plans include Individual Retirement Accounts (IRAs), Roth IRAs and SEP IRAs. ERISA-qualified plans are retirement

accounts under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA pension or profit sharing plans are spendthrift trusts. Their beneficiary cannot gift, anticipate or encumber the plan's principal or income. This spendthrift provision immunizes the plan from creditor claims. Qualified retirement plans include profit sharing plans (defined contribution plans), pension plans (defined benefit plans) and 401K and 403B plans (plans where the employee makes voluntary contributions). But not every ERISA pension plan is lawsuit-proof.

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[Asset Protection Webinar-](#)

October 13, 2015

[Estate Planning Webinar](#)

October 21, 2015

The Approximate Length for the Presentation is One Hour



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