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David Royer's well-conceived easy-to-understand book has been called the essential guide to navigating the minefield of IRA regulations for anyone who owns, or has inherited, an IRA, 401(k), 403(b), SEP, TSP, Teacher's Retirement Plan or any other retirement account. (Don't miss Mistake #10!)

Early in his professional career Larry spent ten years with the U.S. Department of Treasury where he helped develop and implement programs to offset annual tax short falls. There he learned that continuous annual federal budget deficits and an increasing national debt will eventually result in higher tax rates. Once this occurs, cash flow, wealth accumulation, and lifestyle may be diminished for a very long time. So, it is vitally important to develop a plan that will reduce the impact of potentially higher tax rates on future retirement income.

After leaving the U.S. Treasury Department, Larry became a financial advisor working for two major financial service firms. One was in the insurance industry, and the other in the securities industry. With the financial planning training those firms provided him, plus his Treasury experience, Larry is uniquely positioned to help clients determine their retirement needs as well as develop and implement a plan to meet those needs.

In 1995 Larry founded The Lowder Group, offering comprehensive financial planning services to business owners, professionals, executives, and retirees. As an Independent Advisor, as well as a Certified Financial Fiduciary, Larry is committed to always putting a client's interest first, to making their goals the foundation of their retirement plan, and to provide them the education, knowledge, and guidance needed to make sound, informed decisions.

Larry has a BBA Degree from Wake Forest University and an MBA from the Wharton Executive MBA Program.

He is a member of the National Association of Certified Financial Fiduciaries and the non-profit American Network of Financial Education.

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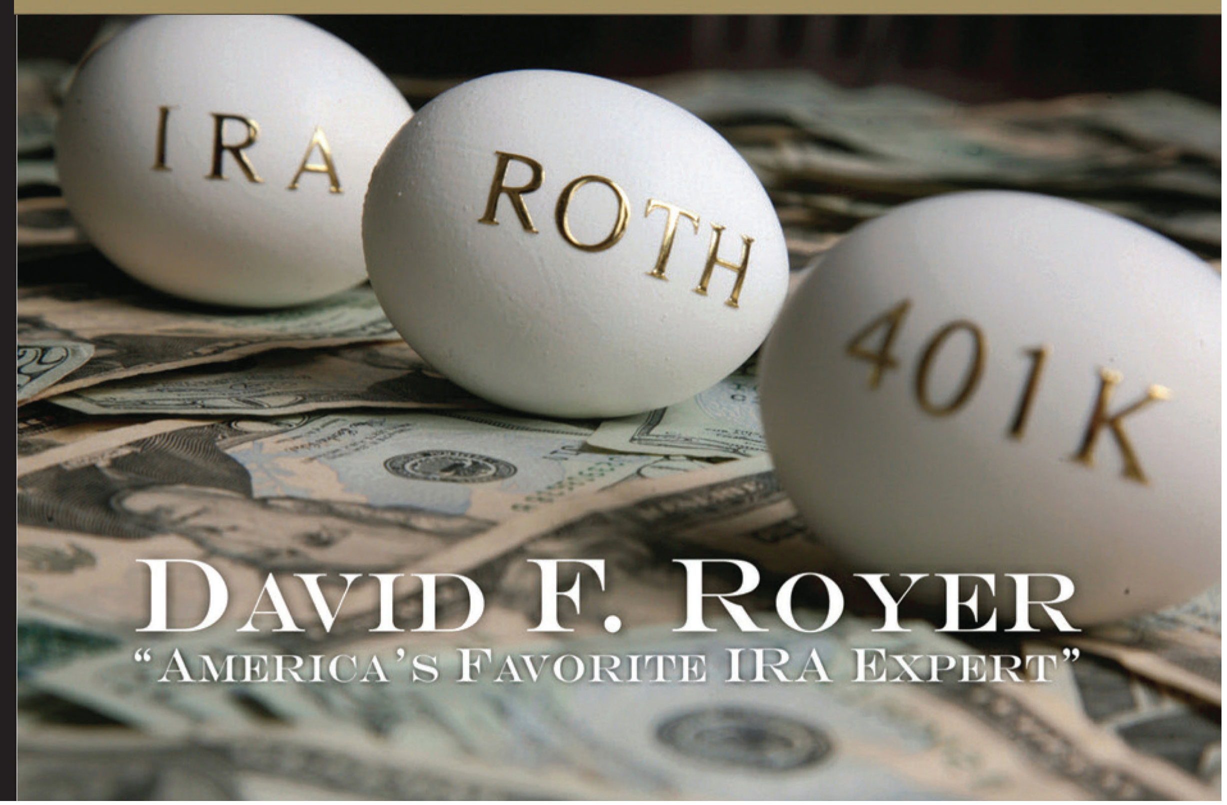
TOP 10 IRA MISTAKES

DAVID F. ROYER

TOP 10 IRA MISTAKES

"HOW TO AVOID IRA TAX TRAPS"



DAVID F. ROYER

"AMERICA'S FAVORITE IRA EXPERT"