[Demo] NLP Dataset for Customer Service Automation

Company Type	Investment Firms
Inquiry Category	Retirement planning and pension queries
Inquiry Sub- Category	Retirement savings options
Description	Customers inquire about various retirement savings options available, such as 401(k) plans, IRA accounts, Roth IRA accounts, and annuities. They seek guidance on which option suits their financial goals and how to maximize their savings for retirement.
Data Size	12,947 paraphrases
Want to buy data?	Please contact nlp-data@qross.me via your business email address.

Masked sample paraphrases of one "Investment Firm" customer inquiry. (Purchased data will not be masked.)

Are _	fees involved withdraw early from IRAs, or annuities without retiring?
	early from and annuities?
	will be punishment taking early 401(k), IRAs, retiring
	fund early any penalties?
	will penalties you take out without retirement.
There	e penalties early withdrawal or
	it for premature withdrawals retirement
Will	or taking out early without retirement?
	withdrawals from and have penalties?
	be if withdraw money in ?
	face or costs cash ?
	penalties in early from an annuity?
	withdrawals from 401(k), and annuities subject ?
Is	to get fined for removing ?
	70u me difference and charges on trio?
	there penalties for on 401(k), IRAs, ?
	there a with withdrawals retirement plans?
	any penalties for withdrawal from my 401(k), IRAs, ?
	e's question the of premature plans.
	early withdrawals from to fines charges?
	rly the trio extra charges?
	don't know fees out early from retirement accounts.
	I pay any fees if take early 401(k), annuities?
	to pay fines if I take ?
	a problem to
	money before retirement costly?
	a cost to funds from annuities?
	a charge linked to out sayings ahead

If withdraw funds before will be?
there taking out money a retirement account?
Making early from from fines or charges.
I to if I will have funds I retire 401(k), or
I grab early from IRAs or old hits, what is ?
Is charges I if funds before retire?
there charges if I withdraw my IRAs, annuities ?
Is there a of if money earlier planned your?
wonder face penalties or fees out funds before
for snatching moola early IRAs, without retiring
face if withdraw from my accounts early?
Do pay penalty when out too early?
Are early withdrawals investment to extra?
Are incurred for taking money before retirement in ?
Will I if money early my 401(k), IRA or?
Do any for withdrawing prior ?
The if cash from or annuities is
Is there a or from or?
Will face when withdraw 401(k), IRAs, early?
Is it possible to face charges for money earlier from your annuity
There are401(k), or annuities without being
or charges money early without a retirement?
pay to take funds retire 401(k), and annuities?
Do pay fees or out before my retirement?
Is a fee out savings of?
any to take money before ?
When people withdraw to from their annuity, are there ?
Any fines for dough my?
or withdraw of retirement now?
if my savings accounts before retirement
Will I be if cash ahead of accounts?
there apply to prior to retirement?
it if people withdraw from IRA, or 401(k) before ?
fees penalties for early from 401(k), or
there be penalties or withdrawing early IRAs annuities?
Do have pay fees for accounts?
charges for early withdrawals from 401(k) accounts.
Will have withdrawing funds?
fees for early withdrawal on or?
penalties fees money early from or annuities?
I from my 401(k)/IRAs/annuities before I?
I fined if I before retirement?
Is for to be and for money planned IRA account, annuity plan employer sponsored
IRAs, and 401(k)s for withdrawing?
INAS, and 401(k)s for withdrawing ? I be if funds early from 401(k), IRAs ?
remails if money early from either or annuities?
penalty ii money early from either or annumes? charges I take out money before retirement?
I or fees for early from my or?
a withdraw money 401(k), or early?
If cash retirement accounts before retirement, how hurt?

there penalties or fees without retirement?
Can I early from my IRAs, annuities?
there any or penalties early from my annuities before?
penalties if I withdraw from 401(k), or?
"Any bleed I cash from or annuities before punching retirement?
there any out money before of retirement?
wonder the deal annuities is yanking out too soon or I.
face penalties from my 401(k), IRAs or?
Will be penalties or fees if I retire?
There are withdrawing retirement?
wonder if there I access funds soon retirement accounts.
fees for my savings accounts before?
There consequences if I withdraw from to
Will be or for taking out retirement?
When making early withdrawals from are are?
Is an extra early the trio IRAs Annuities?
there fees withdrawing to retirement?
IRAs, or annuities have if them?
I don't know will will I withdraw cash retire.
Are any fees for early withdrawals ?
Fines for withdrawing too ?
the penalties for taking from a $401(k)$, annuity?
fees apply withdrawing to?
withdrawal from my or IRAs I?
There possibilities fees for premature withdrawal of
be repercussions if you cash early 401(k),
If take out funds too soon the repercussions?
Will penalties retirement accounts?
Will funds in 401(k)s, or annuities?
Do to pay any if I before retire?
What I incur I I retire?
a cost if from my 401(k), IRAs or
There penalties you out money early without
there charges me I funds too soon?
early withdrawals from could could
I take from my 401(k), annuities, the?
withdraw my IRAs, or early, what will the?
I to is annuities for out soon from 401(k), or before.
have to fees when early my accounts?
What consequences if retirement funds too soon?
Will I for withdrawing funds from 401(k), ?
it be withdraw cash accounts before retirement?
to know early withdrawals IRAs, or annuities
have to fees or penalties for before?
I pull cash my 401(k), IRAs, will I hit?
Do I if I prior to my retirement?
from 401(k), IRAs, annuities without reaching retirement, is cost?
There imposed me for funds too
When from my retirement accounts, can ?
Will be or out money without retirement?

there a for from funds? there a for from funds? or fees withdraw your retirement withdraw early IRA or annuities, are penalties or involved? Do extra to out money prior ? Can for accessing funds too accounts?	Is there a of being fined or charged than planned IRA plan, plan,
there a for from funds? or foes withdraw your retrement withdraw early gray gray gray gray gray gray gray gra	Penalties premature withdrawal of savings?
there a for from funds? or foes withdraw your retrement withdraw early gray gray gray gray gray gray gray gra	I fees withdrawing funds before retirement?
withdraw	there a for from funds?
withdraw	or fees withdraw your retirement
Do extra	
Can have to to take out my 401(k), IRAs, 7 Are there any before retirement? are out on annutites. Fines too soon from my or ? wondering there for premature withdrawals in plans. be extra fees for early on IRAs, annutities? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there imposed on I money early from a annutites? Are there penelities fees whather imposed on IRAs, or if it funds pre-retirement? Are any for early withdrawal ? Any taking before my ? Any taking before my ? Any taking before my early money early? Will penelities for early retirement plans? Are the early incur higher for or annutities? Are the early incur higher for or annutities? Any indight be consequences you savings And IRAs, can have repercussions. What are fees withdrawal from and ? Will there be for funds in or ? Will there be for funds in or ? Will there be for funds in or retiring. Gears if you withdraw planner early incurred? Are there ould charges take out retiring. Gears is a charges withdrawing money earlier than from IRA account, plan, or penalties or fees if out before retirement? Elies for too early my 401(k), pression or penalties or fees if out before retirement? Can I incur I my retirement too ? Can I incur I my retirement too ? Will face when withdraw IRAs, or annutities?	
have to to take out my 401(k), IRAs,	
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If I withdraw from 401(k), annuities reaching retirement, what the?	
out early	might be consequences you savings
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Will there be for funds in or ? will be and if you money before If funds before retiring, incurred? There could charges take out retiring of charges if you withdraw planned from your account is a charges withdrawing money earlier than from IRA account, plan, or penalties or fees if out before retirement? Fines for too early my 401(k), ? cash is from IRAs, or annuities without officially I or ? I don't if there any charges money Can I incur I my retirement too ? Will face when withdraw IRAs, or annuities? fees for early withdrawal from my or retirement.	out early IRAs, can have repercussions.
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fees for early withdrawal from my or retirement.	
po pay rees ir our from accounts too ?	
	early funds incur higher for annuities? Isn't charge taking out ?

could fines if I withdraw before
Can penalties form of fees IRAs, or annuities if are pre-retirement?
are the penalties for an early from annuities being ?
Is early withdrawal IRAs or annuities ?
Will I face or money my IRAs, or retirement?
Is there for dough too IRAs, and annuities?
Do for early withdrawal or?
cost of withdrawing funds from or annuities reaching
be consequences withdrawing too early.
Is withdraw a IRAs, annuities before retirement?
I money before my there any?
Financial penalties or imposed if withdraw 401(k), prior to my retirement
fees if take out early?
repercussions cashing out IRAs, or annuities
Do I fees or penalties taking retire?
have to pay if the 401(k), IRAs, or annuities?
have questions about if take before retirement.
If I from 401(k), IRAs, I retire could I penalties ?
Penalties dough too my IRAs, or?
If withdraw cash from 401(k), or without retiring I penalties or?
Will penalties fees for withdrawing early my IRAs, ?
Will I face consequences before my 401(k)?
Will I financial penalties I retiring?
There might fees before
Are any I take money before?
be for cash-outs on and annuities?
I get if I before my?
there be early fees for IRAs?
Is there a or with of ?
there if out money before retiring?
If withdraw to to it cost me?
for cash-out IRA, annuities?
I be for money before ?
charges take out money without a retirement?
I have to fines I out funds ?
There penalties withdrawing 401(k), or annuities without being
Extra on annuities, IRAs, or?
Is a applied withdrawing money ?
Is fee for removing money 401(k), IRAs, ?
Will I or if I cash my 401(k), IRAs annuities I?
Will penalties out money without a retirement plan?
funds from 401(k), or annuities retiring, there be?
there consequences to cashing out ?
There will and charges you early a retirement.
There be financial or withdraw from or before retirement.
early withdrawals 401(k) carry?
involved early from or annuities without being retired
cash-outs on 401(k),IRAs, and?
it possible penalties in form of higher fees for IRAs, early of?
Is there for withdrawal or annuities?

I have to pay penal	ties or fees	mone	у	IRAs,	_ annuities?
Are there cos	ts to me	oney	retirement	_ in 401(k),	annuities?
Do	_ extra if I	out money _	my	IRAs or annuiti	es?
Will costs be					
may be fees v	vithdrawing	retire	ement.		
				ounts?	
there a fee	withdrawal	my	or annuities?		
there fo	r from !	IRAs, or annuiti	es?		
fees apply I _					
Penalties or				nt .	
					fore retire?
there be penalties					
Are there costs				RAs annuitie	es?
Should there					
What of are _				ecount?	
I have if				oodiii.	
I would like to if				or	
Can early					
Will punished for s				2	
There are fees				·	
401(k), IRAs,			ving funde?		
If I cash ahead				п т	foos?
					_ 1662;
Penalties fees could ls it problem if peo					uity 401(l ₂))2
				aiiii	uity, 401(k)):
I face I f					
Will it penalties				:f:+	oorly?
					earry:
I funds early			_ will be	cost?	
there any fees if I t			.		
I know there					
are penalties				without	_ yeı.
to					
Is			(K)?		
the IRAs, and					
What are penalties				IRA, or annuities	6?
Is for ea					
early be					
If take h					
Am I to to			before	e I?	
Do retirement					
Would there					
are the repercussion					
If out funds to					
I	withdraw cas	h before	my 401(k)/II	RAS/ annuity?	
there a fee	befo	ore retirement?			
possible				IRAs, or annuit	ies?
Penalties or fees may					
Do pay t	to funds	_ before re	etirement from 4	01(k), IRAs,	?
Penalties or fees					
I	or when	taking out fund	ls retireme	nt?	

Do you there will penalties for ?
may if before I retire from accounts.
Will I hit with penalties if I withdraw money early ?
Do 401(k), and have penalties ?
penalties for funds from 401(k), before retirement.
Will getting for snatching moola early from 401(k), IRAs, ?
have to to out funds before I?
Can me if early on investment more?
Extra fees can be applied withdrawal IRAs,
any charges taking out money your?
Is possible to incur for IRAs, if you funds ?
withdrawal of retirement possible.
Do to additional if I take out early retirement?
I to pay penalties if I retirement?
get in for taking moola from 401(k), retiring first?
out early on and annuities?
there charges for taking money early without?
If withdraw before IRAs, or annuities, will pay?
If cash is time IRAs, annuities, will or fees?
any charges out savings early?
Will I penalties or fees withdrawing money from or?
IRAs, and annuities costs into?
Penalties with premature of
I or fees taking out before?
Is there any for dough too from annuities?
Will I have to take my before I retire?
Is it problem if money my IRA, or?
each withdrawn of 401(k) IPAs or officially will Linear fooe?
cash withdrawn of 401(k), IRAs, or officially will I incur fees?
there for early 401(k), annuities before retirement?
there for early 401(k), annuities before retirement? Any withdrawing prior to these funds?
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there for early 401(k), annuities before retirement? Any withdrawing prior to these funds? be penalties for taking money retire? Will I fines or I withdraw cash 401(k)/IRAS/annuity? I face or for early my IRAs or ? Do have pay fees if out early from or annuities prior retirement? for you to face charges withdraw money planned your IRA annuity or employer. Will be if withdraw cash ahead of 401(k), or officially retiring? there for withdrawing money too accounts? out prior to retirement extra ? are involved in an from IRAs, annuities? it and charges if you money than planned annuity plan or sponsored account? Is possible for you and if withdraw money your IRA, annuity or employer I withdraw early from annuities, what consequences? Is any fees penalties early from either 401(k), or ? Is there a or penalty for early or ?
there for early

may be I money before retirement.
I to for funds too quickly?
money before retire facing penalties?
There might be fines withdrawals from accounts.
face if withdraw money before retiring from ?
or fees are possible with retirement
Do I fees or taking funds retiring?
I from my 401(k), IRAs, annuities could be penalties or
Will annuities penalties for withdrawing retirement?
Do I any if take money before?
be penalties and charges taking out early a
If early my 401(k), and annuities, what is ?
Is any withdrawal from 401(k) or?
If take money from my IRAs, or I have pay any ?
Will I fines withdraw cash retiring my?
Do I to pay I take early from ?
I fees when I take funds my?
There might penalties early withdrawal
there a chance fines you withdraw money than planned your account, or
account
penalties charges taking out money early without retirement
early the trio liable for extra?
Is from a account liable fines?
there for early withdrawal from annuities I retire?
a fee for pre-emptively IRAs, or annuities?
going to have to to out my?
if you money you?
be if funds are early in 401(k)s, ?
Is there if I early from 401(k), or?
Can you early on trio have any charges?
there penalty early withdrawals IRAs, annuities?
there be taking money early without account?
I be funds early from 401(k), annuities?
Will I fees I before from 401(k), IRAs, ?
Will I assessed penalties if from my IRAs, or retire?
it possible to charged when funds soon in retirement?
a if I withdraw money from a 401(k), annuities?
There are or charges early 401(k)
What if pull out cash IRAs, or ?
Is penalty cashing-out before retiring?
If you money before will?
Do I to pay I funds too?
Can early IRAs, annuities punished?
I be or extra I withdraw before?
fines or charges making withdrawals from 401(k)?
Is fees for money early from 401(k), or?
Do I to pay take money from 401(k), IRAs or?
I I face fees early from my
Will to pay fines extra if cash before ?
Are withdrawals the investment liable charges?
for money before retirement?

charges I out to retirement?
What take funds from my 401(k) plan?
Do have pay take out from my accounts?
there for in 401(k)s, IRAs annuities?
Should I penalties when I take too?
are fees from 401(k), IRAs and
don't know if have to penalties for taking
What if you withdraw IRAs annuities?
I have to pay take out retire plans?
There be I withdraw from my before retiring.
IRA, annuity, 401(k) prior to retirement, are they expenses
Can fees I withdraw retirement accounts too?
withdrawals from 401(k), annuities?
a if funds early 401(k), or without reaching retirement?
could be fines you make early from
Is there any or early from 401(k), annuities?
grab my 401(k), or annuities before old will happen?
Do I to pay I take before?
Will be fees or penalties retirement?
I'm not sure if have for taking soon.
Do if I take out funds too?
there penalties or fees money either 401(k), or ?
I I have to pay for taking out in
Will face financial I withdraw retiring my?
if withdraw money retirement.
Can you tell me trio be charged extra?
I be or if cash is withdrawn prior my ?
extra for out money prior to ?
cxtrd out money prior to involved an early withdrawal from either 401(k), or?
I money early IRA, or annuities, are or involved?
removing in advance to fines my vehicles?
removing to result in for my investment?
Should be money prior to?
extra costs incurred for out to age in ?
Fines for from my?
If you take from 401(k), without retiring first punished.
Fees for 401(k), annuities?
If I money I retire, be?
deal annuities I pull cash out 401(k), IRAs, I?
with if I withdraw from my accounts?
If my 401(k), IRAs, or annuities my could there penalties ?
any extra costs out money prior age 401(k), or?
Will I pay to take I I from 401(k), ?
I be charged funds from 401(k), IRAs, ?
If pull dry me out?
I be hit with if ahead my?
Will early be IRAs?
don't what is annuities if I yank cash out too from or
Is I grab early from my or annuities?

be if I withdraw money I?
for withdrawal from my 401(k), IRA, annuities I
funds from 401(k), annuities penalties?
the fees from 401(k), IRAs or?
I from 401(k), IRAs, annuities reaching what the cost?
there be penalties on or annuities?
here possible early withdrawal my IRAs, annuities retiring.
there be withdrawing from IRAs, annuities?
withdraw ahead retirement from 401(k), will incur fees?
nes dough from 401(k), IRAs, annuities?
I from IRAs, or annuities, consequences be?
could be premature retirement savings.
/ill I charges if withdraw early IRAs, or?
s for withdrawing from retirement plans?
an I if money I retire?
for early from retirement ?
there costs taking out money prior retirement in or?
/ill any penalties for withdrawal from annuities?
/ill penalties for out money without retirement?
/hat charges be withdraw before retirement?
enalties may imposed premature retirement savings.
extra early withdrawals the investment trio?
o I to pay any out money my 401(k), IRAs ?
ow much will deducted if withdraw retirement I?
from my IRAs, prior to could be penalties?
/ill there be I my 401(k), or before I retire?
Then people withdraw from annuity, prior to retirement, with additional
hen people withdraw from annuity, prior to retirement, with additional
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ?
/hen people withdraw from annuity, prior to retirement, with additional I withdraw money from my or? incur fees for 401(k), IRAs, or you before? //ill early incur in or annuities? hould there out 401(k), IRAs, or?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before? Till early incur in or annuities?
/hen people withdraw from annuity, prior to retirement, with additional I withdraw money from my or? incur fees for 401(k), IRAs, or you before? //ill early incur in or annuities? hould there out 401(k), IRAs, or?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before? Till early incur in or annuities? thould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement.
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? thould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. s fees for on IRAs or ?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. s fees for on IRAs or ? re for withdrawing before from accounts?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. s fees for on IRAs or ? re for withdrawing before from accounts? there for early withdrawal on plans?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or ? re for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Thould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or ? re for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before ?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or ? for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before ? people their IRA, 401(k) prior are charged additional expenses?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or ? re for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before ? people their IRA, 401(k) prior are charged additional expenses? I'l decide to withdraw IRAs, annuities I be penalties?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to annuities? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. s fees for on IRAs or ? re for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before ? people their IRA, 401(k) prior are charged additional expenses? I decide to withdraw IRAs, annuities I be penalties?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? //ill early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or ? re for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before ? people their IRA, 401(k) prior are charged additional expenses? I' decide to withdraw IRAs, annuities I be penalties? I' decide to withdraw funds from their IRA,
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before? Till early incur in or annuities? hould there out 401(k), IRAs, or? people prior to retirement from or 401(k) there additional? taking out before retirement to annuities? penalties from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or? for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before? people their IRA, 401(k) prior are charged additional expenses? I decide to withdraw IRAs, annuities I be penalties? I decide to withdraw funds from their IRA, from 401(k), IRAs, or annuities, am I to?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to annuities? there any early from 401(k), annuities before retirement. ** fees for on IRAs or ? ** for withdrawing before from accounts? ** there for early withdrawal on plans? ** for early withdrawal on plans? ** incur of higher fees IRAs, or annuities if it before ? ** people their IRA, 401(k) prior are charged additional expenses? ** I decide to withdraw IRAs, annuities if be penalties? ** from 401(k), IRAs, or annuities, am I to ? ** from 401(k), IRAs, or annuities, am I to ? ** from 401(k), IRAs, or annuities, am I to ? ** from 401(k), IRAs, or annuities, am I to ? ** from 401(k), IRAs, or annuities, am I to ? ** from 401(k), IRAs, or annuities, am I to ?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or ? for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before ? people their IRA, 401(k) prior are charged additional expenses? I decide to withdraw IRAs, annuities if be penalties? I decide to withdraw funds from their IRA, from 401(k), IRAs, or annuities, am I to ? take out too what are ? take out too what are ? charge if out of time? re any for from IRAs, annuities?
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before? The people prior to retirement from or 401(k) there additional? taking out before retirement from or 401(k) there additional? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or? re for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before? an incur of higher fees IRAs, or annuities if it be penalties? I decide to withdraw IRAs, annuities I be penalties? a from 401(k), IRAs, or annuities, am I to? take out to what are? charge if out of time? re any for from IRAs, annuities? are withdraw money from my retirement.
Then people withdraw from annuity, prior to retirement, with additional I withdraw money from my or ? incur fees for 401(k), IRAs, or you before ? Till early incur in or annuities? hould there out 401(k), IRAs, or ? people prior to retirement from or 401(k) there additional ? taking out before retirement to and ? there any early from 401(k), annuities? penalties from my IRAs, or annuities before retirement. fees for on IRAs or ? for withdrawing before from accounts? there for early withdrawal on plans? hould I face or I withdraw before my 401(k)? an incur of higher fees IRAs, or annuities if it before ? people their IRA, 401(k) prior are charged additional expenses? I decide to withdraw IRAs, annuities if be penalties? I decide to withdraw funds from their IRA, from 401(k), IRAs, or annuities, am I to ? take out too what are ? take out too what are ? charge if out of time? re any for from IRAs, annuities?

Will it to out before retire?
Will be assessed penalties or fees if my official ?
Should withdrawal 401(k) accounts subject charges?
there be penalties or if funds early?
I early my 401(k) orIRAs, are ?
have to when out money before retiring?
I charges if funds early IRA, annuity?
penalties for early from IRAs, or
$ \begin{tabular}{lllllllllllllllllllllllllllllllllll$
Is it possible to be or you money earlier your IRA annuity plan
there fees for withdrawal 401(k), annuities?
Do have pay penalties out funds before I retire?
There are potential early from accounts.
Do charge for investments before ?
Will there for withdrawing cash 401(k), IRAs, retirement?
premature in retirement costing?
early on 401(k), annuities have repercussions?
there penalties or money 401(k), or annuities without yet?
Should penalties fees if take funds retirement?
I face charges if withdraw IRAs or?
removed time in fines?
the penalties withdrawal investments?
Are withdrawal in IRAs, ?
Can I face or withdrawals from IRAs annuities?
fines if I take funds before retirement?
there are for on IRAs, annuities?
There be consequences savings too early.
How for early withdrawal 401(k), or annuities?
incur in form of higher fees for 401(k), or if before?
If I withdraw a 401(k), IRA or penalties?
can be I from before I retire.
Can the of fees 401(k), or if it extract funds early?
There could be penalties withdrawal my 401(k), before
Is early withdrawal from IRAs, and to?
itriskmoney earlymyIRAs, or?
What penalties for withdrawal from 401(k), IRA, being yet?
There potential fines making 401(k) accounts.
Do if early withdrawals on investment trio ? Do to fines if funds are of?
Fees early withdrawal 401(k), annuities asked.
I withdraw IRAs, or annuities to my could I or fees?
funds early 401(k), annuities, what will cost me?
Are if I from my accounts retiring?
I be fees if I my?
ibe ites if i inly: withdrawal fees be?
withdrawar fees be: may you cash out early 401(k), IRAs, or
inay you cash out early 401(k), inas, or I cash early from 401(k), calling it quits, what's ?
Can withdraw funds 401(k), pre-retirement?
Will there be penalties early withdrawal ?
I additional take out money from my IPAs or 2

Should have to pay money before?
Is there removing money early from or?
Will there penalties if take out early from annuities?
it possible fees taking money early retirement ?
Will or annuities with withdraw funds?
Will have repercussions withdraw retiring my 401(k)?
an withdrawal penalty for 401(k), IRAs, ?
Are there if I before retirement?
involved in an early withdrawal 401(k), IRAs, ?
withdraw 401(k), IRAs, or annuities before it quits, happen?
Fees be withdrawing retirement.
If you take moola 401(k), IRAs retiring will punished.
Is it to face money earlier than from IRA account, annuity employer-
sponsored
There if take out funds retire.
any I withdraw from my 401(k), annuities retirement?
may be fines dough soon my 401(k), or
Will there withdrawing funds IRAs, or before?
there fine for yanking dough soon retirement?
be cost for from retirement plans?
problem for to funds to their retirement from their annuity, ?
I wonder if charges me for too quickly.
Will I face fees or if I withdraw money ?
be charged I out money retirement?
a for removing from 401(k), or annuities before ?
I know if face financial cash before
there penalties or if you out before ?
Is there if I withdraw my ? withdrawal of in 401(k)s, IRAs or ?
If I IRAs, or before retire, be financial penalties.
penalties charges for taking out money retirement? Will there be withdrawal for 401(k)s,?
I hit with fees if I early my IRA? Do or fees taking out my retirement?
problem if withdraw early my 401(k), IRAs or?
Can there or fees withdrawal retirement?
be with fees if I withdraw funds ?
is question regarding premature in retirement plans.
Will cost me take early ?
Is it a withdraw before 401(k), annuities?
I have to pay additional money early from my 401(k), before retirement?
will be charges if withdraw
will be charges if withdraw imposed on me I quickly in retirement accounts?
Is for removing from IRAs, annuities.
Should I have charges if from 401(k), retiring?
a when I out money from ?
are penalties from my 401(k), or retire.
Will I fees if I retirement from 401(k), ?
premature withdrawals retirement cost ?
have fees when I take money before?
thore a populty withdrawing money from appuition?

I if charges on me accessing funds too
apply I funds retiring.
If is ahead from 401(k), IRAs, will be penalties?
have an additional fee I out early from IRAs, or annuities?
Potential or fees for of now.
There be and charges out money early retirement
I don't know face or for withdrawing retirement.
What penalties are involved an withdrawal retirement?
my retirement accounts?
I take too from my plan, are consequences?
taking out money from accounts fees?
Are IRAs, subject to withdrawal?
Is there any that I funds retiring?
If I withdraw before I charges?
How charged for money retirement?
"Any charges me if pull cash early 401(k), and annuities before for
If I funds early from IRAs, without retirement the cost?
I to I'm going pay to funds out I 401(k), or
a penalty withdrawal my 401(k), IRAs, annuities?
it a out premature from retirement?
you take from 401(k), IRAs, without retiring first, punished in the
get in the for moola IRAs, or annuities retirement? fee to take out savings schedule?
Will taking out savings costly?
Do to pay additional fee if take retire?
Are there any if I withdraw from IRAs, or ?
there financial withdrawing savings too?
premature withdrawal retirement savings?
If 401(k), IRAs, or annuities before retire, be financial penalties
How a penalty I withdraw my retirement accounts?
I'm are involved I before retirement.
Will charged fees if I IRAs, annuities my retirement?
extra charges for on the trio?
Are applied if money retiring?
If withdraw from either IRAs, or what cost be?
it a funds from their IRA, annuity, 401(k)?
tell me if early on the trio ?
incur penalties in form of for IRAs, annuities if early to extract?
Can face withdraw from account early?
I to fees when out early from my accounts.
I know if to take before 401(k), IRAs, or
there chance charges if you withdraw money than from your account, o
employer
Will I charged early from IRAs and ?
be charges withdrawing from my annuities I retire?
early fees go to either or ?
there a charge pulling cash early 401(k), the clock on?
penalties in 401(k)s, IRAs, or annuities?
there penalty fee for from my or annuities?
I be charged if withdraw early and?
If I withdraw early 401(k), IRAs, or what costs?

If	withdrawn ahead of time from 401(k), or be assessed
	going to be fines money before?
	I face funds early?
	I penalties or fees withdraw from my 401(k), or annuities to ?
	be I withdraw early from or annuities?
If	withdraw penalties or fees?
	withdraw either 401(k), annuities retiring, there penalties or fees involved?
	e are penalties if money from either IRAs,
	early withdrawal fees be in either ?
	nave or fees out money ?
	for withdrawal from my IRAs, and?
	Id I additional fees I money from 401(k), IRAs, or ?
	I out funds my plan, what are ramifications?
	from or schedule, what will happen?
	I have to out retire from 401(k), IRAs, or?
	charged early withdrawal on 401(k), and annuities.
	I grab cash from 401(k), IRAs annuities, what's ?
	for cashing out on 401(k), IRAs, annuities?
	pay for taking money early accounts?
	face any repercussions before retiring ?
	for pay penalties when I out funds too?
	any charges for in retirement accounts?
	do I have if I money retirement?
	know early the trio extra charges?
	assessed penalties fees cash I my 401(k), IRAs or annuities?
	a chance of penalties retirement savings.
	tknow if I will withdrawing my
	wonder if are charges imposed when I in accounts.
	I grab early from my 401(k), annuities, consequences?
	for my funds?
	face penalties or fees early from my 401(k), ?
	be if funds too soon in retirement?
	assessed fees I cash from IRAs, without officially retiring?
	pulling from 401(k), or annuities?
	withdrawing prior to retirement?
	fee if I retirement my savings ?
	e be charges out money retirement.
	costs to out money prior the retirement ?
	there for withdrawing funds from IRAs, annuities?
	if their IRA, annuity, 401(k) they?
	assessed fees I withdraw funds ahead of time IRAs, ?
	charges imposed me I access funds soon ?
	ere for on 401(k), annuities?
	early my or annuities, what would it ?
	I any if funds early retirement accounts?
	have to pay if money before my?
	it that early withdrawals the impose extra?
	I with penalties if I withdraw 401(k), or annuities?
Do ex	xtra arise for money retirement?

fees for money before my retirement accounts?
I withdraw funds before I retire ?
Will from 401(k), IRAs, and bring ?
face or fees I from my 401(k) IRA?
Should early from 401(k), IRAs, ?
If make an from my IRAs, or annuities I retire, could ?
I know face penalties or when taking out before
Did early 401(k), IRAs, carry?
There be penalties fees early without a
cost me to money from my ?
there withdrawing money retirement from accounts?
Will charged I withdraw before retirement?
Will be for withdrawing money from my ?
Will there penalties or fees without a ?
If out too soon my what are repercussions?
There for early withdrawal from 401(k)
Will consequences for taking money a?
Will I with I withdraw money retire 401(k), IRAs, ?
fees withdraw money early my retirement accounts?
Is it if money 401(k), annuities without retiring yet?
Are linked to ahead of schedule?
There charges for withdrawing early 401(k),
I don't know to to taking out funds too retirement
There consequences you withdraw savings early.
you if there for early on the investment
I my from 401(k), IRAs, annuities, will be fees?
I face fees taking money retirement?
Is charges withdraw funds from or annuities before retire?
There could be cashing on or
could be or fines for 401(k)
be if I withdraw from my I retire?
Will being early incur IRAs, or?
withdraw funds before what charges I?
it funds ahead in fines for large investment vehicles?
am if I fees if premature from my
any penalties early 401(k), IRAs, annuities.
Penalties on IRAs, annuities?
Do penalties or fees take funds retirement?
retirement, are fees involved?
for you charges for money earlier planned your IRA account, plan, or sponsored
Can have penalties fees for from IRAs, annuities?
there a of withdrawing than from IRA account, plan, or plan?
will in the realm moola early from 401(k), or without ?
Do have to pay to out ?
Will be for out money retirement?
have penalties or fees money before retirement?
be penalties or premature withdrawals retirement
What would potential cost if early from my IRAs, or without ?
Will be if withdraw funds 401(k), IRAs, ?
It's going to moola early from or retiring first?

may be possible with premature withdrawal
I face withdraw funds from 401(k),IRAs or?
Do a for premature withdrawals?
retirement do you charge for investments?
Fines for from my retirement?
Fees withdrawals from IRAs, ?
I withdraw money early from 401(k), or penalties?
Is a fee early IRAs, or annuities?
What on access too soon in retirements accounts?
early withdrawal of incur IRAs, and?
or costs if I withdraw cash retirement?
If withdraw retire, charges would be?
I have any if I take out money my?
I to pay fees when early from?
fined if you money early from your account, annuity plan, or plan?
What the and for early from?
have to if out money too quickly?
Do my 401(k), IRAs, or annuities before?
Extra costs for taking before retirement not
401(k)s, IRAs, and annuities ?
Do to pay for taking money of ?
be fined for from my 401(k), IRAs, retirement?
There are fines making withdrawals from
Do to funds out retire from 401(k), IRA, ?
Is it possible will for funds in accounts?
fees I withdraw my accounts early?
Penalties withdrawing early my 401(k), IRAs,?
Are charges related taking out savings ?
Fees to withdrawing money retirement these?
fees with premature withdrawal of
I have pay fees if I out money IRAs, or before retire?
Is retirement age extra cost?
are penalties with withdrawal IRAs, annuities.
Is it possible me have on funds too soon?
Is there a withdraw money retirement?
pay fees for taking before I retire?
pull out early from IRAs, or annuities, happen?
There are penalties $___$ I $___$ from $___$ 401(k), $___$ before $___$ retire.
There are charges out before retirement.
are if I before
If withdraw early from either my what will cost?
Is it to 401(k), IRAs, annuities?
I apply if I before?
financial I withdraw cash before my 401(k)/IRAS/ annuity?
penalties are in withdrawals 401(k), IRAs, or?
involved if I withdraw from before retirement.
take out money before retirement.
Will face I withdraw funds early accounts?
Can face for withdrawing my retirement?
apply for before retirement.

Is there for taking the age?
Will incur funds from IRAs, or annuities?
Do the 401(k) penalties?
be too soon from my accounts.
a people to premature withdraw funds IRA, before retirement?
penalties are in withdrawal 401(k), IRAs, or?
Can be charged fees from accounts early?
there penalties withdrawing 401(k),IRAs, or annuities retirement?
What penalties early IRAs, or being retired yet?
a to premature withdraws retirement?
there consequences making from accounts?
Do I have to or out before I?
have to pay take money my retirement?
If from retirement how much I hit with?
If I withdraw 401(k), annuities time, what happen?
Will there if I money I?
if I money my 401(k), or ?
Are any fees for IRAs, annuities?
early withdrawal fees exist 401(k)s, ?
have to pay charges take money retirement?
There of fines if money than from your IRA account, or sponsored account.
There could financial repercussions you early on $401(k)$,
If I take out money from 401(k), IRAs, annuities, do to ?
Will early of penalties in and?
a fee or for from 401(k), IRAs, or?
If cash early my 401(k), and what's ?
Will to withdraw from my retirement ?
it incur in fees for IRAs, annuities when it extracts before?
Potential or with withdrawal savings?
there any for from 401(k), or before I?
withdrawing incur 401(k)s or?
There are if I from or before retire.
a if people withdraw their IRA, annuity, and their?
Are there any for premature?
I from my IRAs, or annuities I could there be ?
Will fees in 401(k)s, or annuities?
Will fees for withdrawal in annuities?
Will there be you funds 401(k), or retire?
Penalties can imposed on early withdrawal my 401(k), annuities
There may penalties for early IRAs or
Are there penalties?
there a pulling early 401(k), IRAs, or before the clock for?
What kind penalties involved in an 401(k)s?
to higher fees for 401(k), IRAs, and you early?
Are if I withdraw funds from 401(k), ?
I take out my 401(k), I to pay additional fees?
I have pay out money from 401(k) or IRAs? Is possible early from my IRAs, annuities before I?
I funds before retirement? There populties early my 401(k) or appuities I

Will withdrawals or come with
there or fees for from accounts?
Do penalties or taking funds retirement?
withdrawal fees for prior before retirement?
Are fees for before retirement these?
Will there penalties you funds from 401(k), ?
Will or annuities have withdrawing?
There repercussions to cashing out 401(k), annuities.
I face fees for taking money ?
costs when taking out money to the ?
Do to pay fines before the is?
Do face any penalties out before?
a charge for from IRAs, annuities punching the for retirement?
What potential cost withdrawing funds from 401(k), annuities?
there any penalties early withdrawal 401(k), IRA, or?
I withdraw from 401(k), IRAs, or annuities, are or?
be penalties fees withdrawal without RETIREMENT?
accounts could result in fines.
to fees if I withdraw retirement 401(k), IRAs ?
Will I have to pay I withdraw 401(k), annuities ?
I be if I funds early from ?
Is a people funds before retirement from annuity, account?
there a withdrawing from 401(k), or annuities?
Is it any harm I cash early 401(k), old age?
Is for withdrawing cash from IRAs, I retire?
to know have take before from 401(k), IRAs, or annuities.
What are the penalties withdrawing IRAs, ? I face if I my early?
Are there repercussions to on ? are the if I take soon my ?
lmour Loop food if with drove from matirowent
Do face penalties when take funds ?
Is there for prior to retirement?
Will fees if withdraw retirement from IRAs, ?
to taking moola early from 401(k), IRAs, or ?
it cost take money my retirement?
if withdraw retiring?
What the penalty for cashing before ?
I when taking out from retirement accounts?
Will be charged if the IRAs, or annuities?
taking before are there penalties fees?
What would the be funds early IRAs annuities without retirement?
Can I withdraw before paying penalties?
early on IRAs, annuities could have
Do have to pay funds out ?
There might consequences withdrawal of
will I money retirement.
there extra for premature retirement plans?
Is it for me if out money early from my IRAs, ?
I costs I cash before my retirement?

I want I or fees for out before
penalties or for early 401(k), or annuities.
for withdrawing savings too is
There are penalties for cash-out annuities.
I take out money are the?
If cash my or annuities early, happen?
people funds their IRA, annuity, 401(k) it a penalty?
don't know is a charge for IRAs, annuities.
I have pay withdraw premature from my retirement?
it to take money out in my ?
There be withdrawing I retire.
may penalties for out without a retirement
I withdraw cash accounts, much they penalize?
What kind are involved when withdrawing 401(k), IRAs, annuities ?
Is there for early withdrawal ?
apply if I from savings before?
There may early on IRAs, annuities.
you early from 401(k), or first, you'll punished.
Are fees if withdraw retirement?
Is early withdrawal from my or?
penalties for withdrawal and annuities before retiring.
If take out money retirement, will
You get punished in wallet taking moola or or without first?
Is the taking savings schedule?
face penalties if withdraw early from or annuities?
Do I to any charges from $401(k)$, or before retire?
There penalties and charges out money a
Will assessed penalties or fees if my date?
a of fines or you earlier than planned your annuity plan, or
extra when prior to retirement in 401(k), or annuities?
hit with I from 401(k), IRAs, or annuities before?
are I withdraw funds retiring.
There is a retirement plans
making early withdrawals 401(k) accounts fines?
I wonder to penalties out funds early.
funds of time cause of fines vehicles?
penalties for 401(k), IRAs and annuities?
What types penalties withdrawal from a retirement?
I have pay when taking out funds quickly.
I withdraw early or annuities?
face penalties when I from 401(k), IRAs or annuities?
it possible be fined when making 401(k) accounts?
there be penalties withdrawal without retirement?
What are consequences out early 401(k), IRAs, ?
there any for from retirement?
there a fee withdraw funds from IRAs, retire?
happen if I from 401(k), or annuities?
Is charge removing money 401(k), IRAs, annuities before ?
withdrawal fees for investments from plans before?
Will if I withdraw before my?

penalties	involved if I	_ early from	401(k),	or annuities.
are	401(k), IRAs, or annuities	retire	ed yet.	
taking funds	soon accounts, do			
If I funds early eit	her annuities,	there pe	naltiesf	ees?
Is a for to pr	ematurely withdraw	IRA,	or	to retirement?
I know if	a charge for taking	·		
Do have fees	s for out from	accounts	?	
There be penalties for _	early IRA	s annuiti	es.	
there if	withdraw funds retirem	ent?		
cash ahead _	from 401(k), IRAs, _	annuities,	will	assessed penalties fees?
	I funds from my			?
Can us whether _	on the trio impo	ose :	?	
Will be for early _	401(k) IRAs?			
When people prior	r from IRA, an	nuity,	are they _	with expenses?
	in IRAs,			
	401(k), or before			_ or?
	from 401		?	
	without retirement _			
	nvolved I withdraw mone	y early		annuities?
Is it to take premature				
	early from 401(k),			
	money 401(k), or _		1.6	0
	ies I withdraw			I retire?
	ciated from 40			
	oving IRAs, an	ıa ıı	nappens?	
affect 4	my 401(k), an	nuitioe	who	t would the cost
	iny 401(k), an of funds from an			
	rly from 401(k), or a		.,	
	I out money		IRAs, or ann	nuities?
	ed taking out 1			
	s if I from			
	ng withdrawals from 401			
	money either		nuities.	
	vithdrawals tri			rges.
	withdrawing in 40			
I withdraw	from my 401(k),	or annuities,	will	assessed penalties fees?
I take of 401	(k)s prior to will	?		
Do I have to in	f I withdraw	or	retir	ing?
I cash early	401(k), annuities, w	hat will the _	?	
if _	from 401(k), IR	RAs, or	I retire.	
Is I	from my before I	retire?		
If out cash early _	my IRAs or	d	amage?	
Fines if	from my IRAs or a	nnuities.		
	withdrawal		or annuity.	
	from retire			
	I withdraw from _			
	accounts, muc	ch I be	?	
I face I with				
Would there any fees for	or o	or annuities?		

	_ I early i	from I	RAs or annuities,		the cost?	
Is	problem	people withd	raw prior	from	IRA, annuity,	or?
Can	I charges if I _	from	accounts	?		
Is it	a if	withdraw cash f	rom	?		
	early withdrawals	401(k),	annuities o	carry?		
	_ I]	withdraw	retiring from	my 401(k)/IRAS	?	
	it possible ha	ive on	me when accessir	ng	?	
	there any	wit	hdraw from	401(k), IRA	s, or before	· I?
If I _	out cash early	401(k), IRA	s,	is?		
Is	a or	making earl	y withdrawals from	m?		
	withdrawing	early 401(k	x), annu	ities subject to _	charges?	
	are penalties	from my 40	01(k), IRAs, or		_·	
Will	pay	y fines I	early from	IRAs or	?	
Can	for	funds	s too soon?			
Do I	have to	fees _	taking	I retire	?	
	be in 40)1(k)s, IRAs,	_ annuities	withdrawal?	•	
I	I will	punished if	withdraw ca	sh ret	irement	
Will	be penalties _	funds _	in?			
	will be	withd	raw from ret	irement be	fore retirement?	
Do _	have to pay any	y fees if	mone	ey early	401(k)	?
	grab ca	sh early my	401(k),	what	_ the damage be	?
	fees when	withdraw	savings	before retire	nent?	
If	withdraw r	ny 401(k), IRAs,	annuities	my retirement	-,	financial
	there a costi	n earl	У	IRAs, annu	iities reachi	ng retirement