

## About the Author



**Denise Appleby, MJ, CISP, CRC, CRPS, CRSP, APA**, is a retirement plans consultant to financial, tax, and legal professionals. She is also a retirement plans trainer, freelance writer, editor, and owner of Appleby Retirement Plans Consulting, located on the Internet at <http://www.applebyconsultinginc.com> and the consumer free Website <http://www.RetirementDictionary.com>.

Ms. Appleby can be reached at [Help@IRApublications.com](mailto:Help@IRApublications.com).

Ms. Appleby's retirement-plans-related experiences include working as a retirement plans product manager, training manager, compliance consultant, technical help desk manager, and writer. She has written over 500 articles for many financial newsletters, including <http://www.investopedia.com>, Pershing LLC's Sixty Something, The Pershing Press, Ed Slott's IRA Advisor and as a Contributor at [www.Forbes.com](http://www.Forbes.com).

Ms. Appleby is a frequent speaker at seminars, where she explains the rules and regulations that govern IRAs and qualified plans—including how to prevent paying avoidable taxes and penalties on distributions from retirement plans. Ms. Appleby has appeared on CNBC's "Business News," Fox Business Network, and numerous radio shows, as well as being quoted in the Wall Street Journal, Investor's Business Daily, CBS Marketwatch's Retirement Weekly, and other financial publications, where she gave insights on the rules and regulations that govern retirement accounts.

She received a Masters of Jurisprudence (M.J.) in Employee Benefits from The John Marshall Law School and a B.A. in Sociology from Rutgers State University. She has earned the following professional designations: The Accredited Pension Administrator (APA) from the National Institute of Pension Administrators; the Certified IRA Services Professional (CISP) designation from the Institute of Certified Bankers; the Chartered Retirement Plans Specialist (CRPS) designation from the College for Financial Planning; Certified Retirement Services Professional (CRSP) designation from the Institute of Certified Bankers; and the Certified Retirement Counselor (CRC) designation from the International Foundation for Retirement.

She is a contributing-author of the following books

- **Roth IRA Answer Book.**
- **Quick Reference to IRAs.**
- **Adviser's Guide to Retirement Plans for Small Businesses**
- **SIMPLE, SEP, and SARSEP Answer Book**