

## CREDITOR PROTECTION FOR RETIREMENT ACCOUNTS

Type of Account	Bankruptcy Protection	Creditor (Non-Bankruptcy) Protection
Traditional IRA (contributory dollars and earnings)	\$1,512,350, based on Federal inflation adjusted cap	Protection based on individual state law
Roth IRA (contributory dollars and earnings)	\$1,512,350, based on Federal inflation adjusted cap	Protection based on individual state law
Funds rolled over to an IRA or Roth IRA from an employer plan [e.g., funds from a 401(k), 403(b), SEP, SIMPLE, etc.]	100% Federal protection, even after rolling into IRA	Protection based on individual state law
Inherited Traditional or Roth IRA	No Federal protection	Protection based on individual state law State-level protection based on individual state law
SEP, SIMPLE and non-ERISA plans	100% Federal protection	Protection based on individual state law
ERISA plan [e.g., 401(k) with at least 1 employee other than owner and spouse]	100% Federal protection	100% Federal protection
Solo 401(k) (no employees other than owner and spouse)	100% Federal protection	Protection based on individual state law