



## ***IRI Consultants Published in ABA Trust and Investments***

Mike O'Brien article titled "Rethinking Traditional and Roth IRA Distributions" was published in the 2009 May/June issue of the prestigious ABA Trust and Investments magazine. The article highlighted the rules IRA administrators must follow when distributing assets from Traditional and Roth IRAs and illustrated the negative impact on long-term retirement savings that results from taking IRA distributions early and in a "down" economic environment.

Pam O'Rourke's article "Adapting 401(k) Plans for Today's Economy" was also published in the 2009 March/April addition of ABA Trust and Investments magazine. The article provides practical guidance on how to evaluate and adjust plan features to align the retirement plan objectives with demographic changes in the workforce.