CREDITOR PROTECTION FOR RETIREMENT ACCOUNTS

Type of Account	Bankruptcy Protection	Creditor *(Non-Bankruptcy)* Protection
Traditional IRA *(contributory dollars and earnings)*	$1,711,975, based on Federal inflation adjusted cap	Protection based on individual state law
Roth IRA *(contributory dollars and earnings)*	$1,711,975, 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; state-level protection based on individual state law	Protection based on individual state law
SEP and SIMPLE IRA plans	100% Federal protection	Protection based on individual state law (may be disallowed by ERISA)
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) and other non-ERISA plans	100% Federal protection	Protection based on individual state law

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