

## Investor Newsletter April 2016

### ! INVESTOR ALERTS



#### Required Minimum Distributions— Common Questions About IRA Accounts

Every year around tax time,

FINRA receives questions from investors about required minimum distributions, or RMDs. In a nutshell, an RMD is the amount you must take out of your traditional retirement savings plan to avoid tax penalties once you've reached the mandatory age for making withdrawals—usually 70½. FINRA's [alert](#) provides some basic information about RMDs, as well as answers to a number of common RMD questions.

### Recent Alert

[Power of Attorney and Your Investments—10 Tips](#)

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### Our Story



Want to learn more about FINRA?

[Watch employees talk about who we are and what we do.](#)

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### WHAT'S TRENDING



#### Managing the Financial Impact of an Unexpected Job Loss

Rarely a day goes by that you don't hear about some company that has down-sized or closed its doors. It's a sober economic reality. You may not be able to control if or when your company decides to make some cuts—but you can [plan ahead](#) and take steps to manage the financial impact of those events.



#### How Confident Are You About Retiring Comfortably?

Chances are, you're more [confident](#) about your prospects for a comfortable retirement today than you were between 2009 and 2013, when retirement confidence was in the doldrums. According to the recently released Retirement Confidence

Survey, published annually by the Employee Benefit Research Institute, the percentage of workers very confident about having enough money for a comfortable retirement increased from 13 percent in 2013 to 22 percent in 2015, and leveled off at 21 percent in 2016.

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### Podcast: Filing an Investor Complaint

Most business in the securities industry is done fairly and efficiently, but problems can arise. If you believe that a sales person, brokerage firm or other industry professional has treated you unfairly, you can file a complaint with FINRA. Before you file a complaint, here are four questions to ask yourself.

[Listen](#) | 5 min. 17 sec.

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### Everyday Money Management

April is Financial Capability Month, so it's a great time to review the basics of [everyday money management](#). Be sure to share this info with your friends and family. And if you know any teenagers or young adults, show them our

[Educate Youth](#) section on [SaveAndInvest.org](#) for fun and inventive ways to learn about personal finance.

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## FINRA NEWS

[4/25/16 FINRA Decision Bars James Van Doren for Unethical Conduct; Registered Representative Engaged in Money Laundering and Assisted Friend in Deceiving Creditors](#)

[4/25/16 New Data on OTC Equity Trading Now Available, FINRA Announces](#)

[4/20/16 FINRA Securities Helpline for Seniors Marks First Year, With \\$1.3 Million Returned to Investors](#)

[4/19/16 FINRA Reminds Firms about Obligations Regarding Pension Income Stream Products](#)


### Helpful Tools

 [FINRA BrokerCheck](#)

 [529 College Savings Plan Expense Analyzer](#)

 [Retirement Calculator](#)

 [Fund Analyzer](#)

 [Investor Complaint Center](#)

 [Loan Calculator](#)



Risk Meter



Market Data Center



Securities Helpline  
for Seniors



Scam Meter



Required Minimum  
Distribution  
Calculator



The Alert Investor



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