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***Deadline Approaches for Investment in  
2004 Individual Retirement Accounts;  
O'Meara Financial Group Cites Five Reasons to Fund  
Your Plan Now!***

*Red Bank, NJ*—The O'Meara Financial Group is encouraging individuals to invest in their IRA's before the April 15<sup>th</sup> deadline. Although working adults may be covered by corporate retirement plans, funding an IRA annually can help them to create a nest egg to help maintain their lifestyle and independence. For 2004 individuals and their spouses can invest \$3,000 per year in a Roth and/or Traditional IRA; individuals over 50 years of age can invest up to \$3,500.

Margaret O'Meara, President of O'Meara Financial Group cites five important reasons for funding an IRA for 2004. "IRA's are a great tool for retirement investing," said Ms. O'Meara. "The recent law changes, which enable you to consolidate your IRA's into one account, make it easier to manage and track your investments."

The first reason for funding an IRA is that money invested in IRA's provides tax deferred growth; in Roth IRA's, no federal taxes are paid on distributions from those accounts. (Withdrawals prior to age 59 ½ may be subject to a 10% IRS penalty.) Next, IRA's provide staggering growth opportunities; \$3,000 invested each year for 30 years at a 7% rate of return compounded annually is approximately \$283,000. (This is a hypothetical example and is not representative of any specific situation. It does not consider taxes or fees. Your results will vary.)

Next, since corporate retirement plans and benefits are being cut, IRA's can help supplement retirement next-eggs, possibly providing a better foundation for the future. The fourth reason is that funding IRA's can save thousands of future tax dollars. Finally, IRA's can be invested in many different investments, offering flexibility and control, which is not available through many company-sponsored plans.

The O'Meara Financial Group specializes in working with corporations to create and maintain Company Retirement Plans. The company also works with individuals, creating investment plans and providing wealth management.

In addition to providing financial guidance, the firm also offers free seminars throughout the year to help companies and individuals make the most effective and informed financial choices.

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