

**.01 Retirement Accounts - Countable**

The following retirement accounts, plans or funds are COUNTABLE as resources, even when there is a penalty for early withdrawal:

- Individual Retirement Accounts (IRA)
- KEOGH
- Simplified Employee Pension (SEP) plans
- Revocable Annuity

When an early withdrawal occurs, deduct the early withdrawal penalty and count the remainder as a resource.

Key COUNTABLE retirement accounts, plans or funds on FIAC using the IR Financial Account Code.