

I’ve left my job, should I rollover my company sponsored plan?

Upon termination of employment or reaching an age where “in service” distributions are permitted, you have the following options:

❖ Leave it in the current ❖ Rollover to new ❖ Rollover to an IRA ❖ Distribute to cash

 employer’s plan employer’s plan (see

 rollover eligibility chart)

Each of these options may present advantages depending upon your situation…

*Why would I leave it in a Why would I rollover my Why distribute?*

*company sponsored plan? Balance to an IRA?*

❖ Familiarity of website and ❖ Unlimited investment options ❖ Need cash and do

 investment options ❖ Lifetime income benefits available not mind paying taxes

❖ Loan provisions (varies by plan) (depending upon an individual and/or penalties

❖ Funds may be accessible at age investors investment objectives ❖ Net unrealized

 55 (varies by state) and goals) appreciation

❖ Creditor protection ❖ No employer involvement

 (varies by state) ❖ Advice from advisor

❖ No RMD if working ❖ Coordinated planning

 (varies by plan) ❖ Roth conversions

 ❖ Consolidated reporting

This is not an all or none decision! How do I come to a decision?

*FINRA Investor Alert How we can help:*

*IRA Rollovers: 10 Tips to Making a Sound Decision* ❖ Educate you on your options

❖ Review the 10 tips as they pertain to your

1. Evaluate your transfer options. situation
2. Minimize taxes. ❖ Evaluate current investments
3. Think twice before doing indirect rollover. ❖ Review 404 (a)(5) disclosure from current
4. Be wary of “free” or “no fee” claims. plan
5. Realize that conflicts of interest exist ❖ Review plan provisions for termed
6. Compare investment options and services. participants
7. Understand fees and expenses. ❖ Evaluate risk tolerance
8. Engage in a thoughtful discussion with ❖ Prepare a retirement cash flow projection

professionals. ❖ Coordinated advice based upon other

1. Age matters. assets/income
2. Assess the tax implications of appreciated ❖ Calculate Roth conversion opportunity

company stock. ❖ Provide best interest recommendations

 ❖ Document the decision

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