



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 Employer's Plan

Rollover to New Employer's Plan (see rollover eligibility chart)

Rollover to an IRA

Distribute to Cash

Each of these options may present advantages depending on your situation...

Why would I leave it in a company sponsored plan?

- Familiarity of website and investment options
- Loan provisions (varies by plan)
- Funds may be accessible at age 55 (varies by state)
- Creditor protection (varies by state)
- No RMD if working (varies by plan)

Why would I rollover my balance to an IRA?

- Unlimited investment options
- Lifetime income benefits available (depending upon an individual investor's investment objectives and goals)
- No employer involvement
- Advice from advisor
- Coordinated planning
- Roth conversions
- Consolidated reporting

Why distribute?

- Need cash and do not mind paying taxes and/or penalties
- Net unrealized appreciation

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

FINRA Investor Alert

IRA Rollovers: 10 Tips to Making a Sound Decision

1. Evaluate your transfer options
2. Minimize taxes
3. Think twice before doing indirect rollover
4. Be wary of "free" or "no fee" claims
5. Realize that conflicts of interest exist
6. Compare investment options and services
7. Understand fees and expenses
8. Engage in a thoughtful discussion with professionals
9. Age matters
10. Assess the tax implications of appreciated company stock

How We Can Help:

1. Educate you on options
2. Review the 10 tips as they pertain to your situation
3. Evaluate current investments
4. Review 404(a)(5) disclosure from current plan
5. Review plan provisions for terminated participants
6. Evaluate risk tolerance
7. Prepare a retirement cash flow projection
8. Coordinated advice based upon other assets/income
9. Calculate Roth conversion opportunity
10. Provide best interest recommendations
11. Document the decision