



# What Happens to my Retirement When I Leave [Company Name]?

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How you choose to handle your retirement plans when you change jobs will have a lasting impact on the size of your nest egg and ultimately on the type of retirement you can enjoy.

**When you leave [COMPANY NAME], you generally have four options for handling the money in your retirement plan:**

- 1. Leave the money in the plan.** You can leave your money in the plan as long as your account balance is above \$5,000. Your retirement balance will continue to grow tax-deferred, and you will have access to participant services, including website, phone, and quarterly statements in the mail.
- 2. Transfer the money to your new employer's plan.** If you are going to another employer, check with their HR, as each plan has its own rules for what assets it will accept.
- 3. Take the money as cash.** The downside is that you'll pay substantial federal and state taxes, in addition to a 10% penalty tax if you're under age 59½ not to mention putting your future retirement needs at risk.
- 4. Roll over the money into an individual retirement account (IRA).** With an IRA tax benefits are preserved (i.e., taxes on your earnings are deferred until withdrawals taken at retirement).



**For more information, visit [WEBSITE] or call [PHONE NUMBER].**

Before rolling assets over from a qualified plan, you should consider various factors. These factors include but are not limited to the following: Investment Choices, Fees and Expenses, Services provided by new option, Penalty-Free withdrawals, Required Minimum Distributions, and Tax considerations. Speak to a tax professional about your individual situation before taking any action.

[ADDRESS] | [PHONE NUMBER] | [WEBSITE]  
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