



# Things You MUST Consider When Rolling Over Your 401K

*Always start with the fiduciary focus.*

## Risk and Volatility

- What are the investment options inside of your current 401K?
- Are they flexible or limited?
- Are they limited to mutual funds only?
- If you used individual equities, what is the fee?

## Fees and Expenses

- What is the current annual administrative charge for your 401K?
- What are the fees inside of the investment options?
- Is there an additional management fee?
- Are you fully vested?

## Taxes today and tomorrow

- Are you eligible for an in service-non-hardship distribution?
- Do you have any pre 1986 money in the plan that was after tax?
- Do you have the Roth option available?
- is any of your money in the Roth option?

## Real Return and Inflation Concerns

- How does your current plan address this issue compared to your opportunity to make a change?

*Take all of these questions and compare them to your future options.*