



FINANCIAL
ENHANCEMENT
GROUP, LLC

THINGS TO CONSIDER



WHEN ROLLING OVER YOUR 401(k)

There will be a time when you exit the workforce, whether it be by your choosing or someone else's. When that happens, there will be a choice on whether to leave your funds in the plan or take the funds as a roll over. Find out all that you need to consider before making that decision.

800.928.4001

www.yourlifeafterwork.com

WHEN ROLLING OVER YOUR 401(k)

1

RISK AND VOLATILITY

What are the investment options inside of your current 401(k)?

Are they flexible or limited?

Are they limited to mutual funds only?

If you used individual equities, what is the fee?

2

FEES AND EXPENSES

What is the current annual administrative charge for your 401(k)?

What are the fees inside of the investment options?

Is there an additional management fee?

Are you fully vested?

3

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?

4

REAL RETURN AND INFLATION CONCERNS

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