



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.

THINGS TO CONSIDER: 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?

There are many more things to consider when thinking about your 401(k). Scan this QR code to learn more about the advantages and missed opportunities with 401(k)s.



YOUR NEXT STEPS

Book your Next Steps meeting at



TalktoFEG@YourLifeAfterWork.com



(800) 928 - 4001



www.YourLifeAfterWork.com



We help reduce financial regrets, and few issues are more regrettable than simple strategies that were overlooked and are no longer an option.

Your beneficiaries and your spouse will thank you for investing your time.

From Our Family to Yours, Thank You!



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