



# SMART FINANCIAL MOVES AFTER CHANGING JOBS:



## Your 401(k) Rollover Guide



### Congratulations on your new job!

As you embark on this exciting journey, it's the perfect time to make smart financial moves.

One key decision is what to do with your old 401(k). This guide will help you understand the benefits of rolling over your 401(k) into an Individual Retirement Account (IRA) and how to navigate this process effortlessly.

### Why Consider a 401(k) Rollover?

- 1. More Investment Choices:** IRAs typically offer a wider range of investment options compared to 401(k)s.
- 2. Potentially Lower Fees:** Many IRAs have lower fees than 401(k) plans, which can save you money over time.
- 3. Easier Management:** Consolidating your retirement accounts makes it simpler to track and manage your investments.
- 4. Greater Control:** You have more say in how your money is invested in an IRA.



### The 401(k) Rollover Process

#### DIY Approach:

1. Review your options
2. Choose an IRA provider
3. Open a new IRA account
4. Contact your old 401(k) administrator
5. Fill out rollover paperwork
6. Wait for the transfer to complete
7. Select your investments in the new IRA



#### With Our 20+ Years of Experience:

- 1. Initial Consultation:** We discuss your financial goals and explain your options.
- 2. Paperwork Handling:** We prepare and manage all necessary documentation.
- 3. Account Setup:** We establish your new IRA and manage the transfer process.
- 4. Investment Guidance:** We help you select appropriate investments for your new IRA.

**By partnering with us,** you reduce a multi-step process to essentially two steps: have a conversation with us, then approve the rollover. We handle the rest!

### Important Tips

- **Avoid Cash Distributions:** Have the money transferred directly to your new account to avoid taxes and penalties.
- **Consider Professional Advice:** Our financial advisors can help you make the best decision for your unique situation.
- **Act in a Timely Manner:** While there's no strict deadline, it's best to decide on your 401(k) soon after changing jobs.



Remember, everyone's financial situation is unique. This guide provides a general overview, but consulting with a financial professional can help you make the best decision for your specific needs and goals.

Let our expertise guide you to a smoother financial transition. With our help, you can ensure your retirement savings are optimized without the stress of managing the rollover process yourself.

**Ready to take control of your retirement savings? Contact us to learn how we can streamline this process for you and set you up for financial success!**



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