



When you leave your old job, what should you do with your old retirement plan?

MAKE SURE IT WORKS FOR YOU NO MATTER WHAT YOU CHOOSE, OR WHERE YOU GO NEXT.

Is it best to leave your money in the plan?

- It's important to fully compare the **value you'll get** from staying or moving. Review plan fees, investment choices, and customer service.
- You can receive **penalty-free distributions** as early as age 55 for many company plans, compared with age 59½ for IRAs.
- Qualified plans generally provide greater creditor protection than IRAs. **If you're worried about creditors**, the company plan might be safer.



Service: who takes care of your money best?



Costs: how can you extract the most value out of your choice?



Results: where will your money get the best results?



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VISTA WAY ADVISORS

FROM ADVISOR EXPERIENCE:

- Cohesion is important for driving results, avoid having scattered accounts.
- Scrutinize the service, fees, & long-term potential of where you move funds.
- If you're worried about Roth income limits, consult an advisor before moving funds.

Transferring to an IRA (Roth or Traditional):



◆
Your wealth, your way.



Your old workplace account can move with you - **many people choose to move their money to their own IRA** (Individual Retirement Account) for a number of reasons:

- IRAs typically provide **more investment choices** than employer plans, and you may get better service from your advisor.
- You **won't pay taxes** when you move your money (Pre-Tax moves to Traditional IRAs and After-Tax moves to Roth IRAs).
- Sets you up for **easier execution of tactical opportunities** like rebalancing, conversions, or Backdoor Roth IRAs.

Your bottom line...

Each plan is unique, and **it's a good opportunity to review your goals and assets holistically**. In most cases, clients and advisors see the best results when accounts aren't scattered in different places.

You have some flexibility...



- 401ks and IRAs can be somewhat interchangeable - funds that are rolled into a 401k can typically be rolled back out to an IRA, or vice versa.
- Roth portions and Pre-Tax portions can be split up and sent to different accounts without taxes, through like-to-like rollovers.

Moving your money into your new plan:

- Consolidating your accounts can provide **organization that leads to better management**.
- If you're **transitioning to self-employment** you'll have more to consider.
- **Do a thorough review** of your new plan before moving the old one. **There's no rush**, you can likely process a transfer anytime.



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