

Taking Control of Your Retirement

A job change is a major life event that marks a new beginning, making it an excellent time to evaluate your retirement savings. Take charge of the options available, and explore if a 401(k) rollover is right for you.

	Leave In Current 401(k)	Rollover Into New 401(k)	Rollover Into IRA	Cash Withdrawal
Money Grows Tax-Deferred	✓	✓	✓	
No Current Tax Consequences	✓	✓	✓	
Changing Between Investments is Not a Taxable Event	✓	✓	✓	
Flexibility of Investment Options			✓	
Consolidation of Assets		✓	✓	✓
Less Plan Restrictions			✓	
Change in Fees May Apply		✓	✓	✓
May Be Able to Take a Loan Prior to Retirement	✓	✓		
No Waiting Periods to Investment	✓		✓	✓
Rebalance Without Restrictions			✓	✓
May Be Able to Withdraw Penalty Free Before Retirement Age			✓	

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