



# 5 THINGS TO DO WITH YOUR OLD 401(K)

If you're not at your old job, you have options.



## LEAVE MONEY IN OLD 401(K)

- Federal Creditor Protection
- Plan Loans
- Age 55 Plan Exception to the 10% penalty
- Plan Life Insurance
- Will you be working again?
- Age 50 for public safety employees



## ROLL OVER MONEY TO AN IRA

- Investment Options
- IRAs have no withdrawal restrictions
- NUA (Net Unrealized Appreciation)
- Consolidation and Control
- Estate Planning



## DO A ROTH CONVERSION

- After tax money in the company plan
- There could be tax consequences



## MOVE MONEY TO NEW COMPANY PLAN

- Employer plans in one place
- No taxes on direct transfers
- Protects and benefits of new company plan



## WITHDRAW MONEY

- Lump-sum Distributions
- Rules & Strategies for employer stock
- NUA (Net Unrealized Appreciation)
- IRC Section 402(e)(4)

## Have Questions?

You don't have to do make this decision alone. We can help.

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