We hear you're moving on, *what to know before you go...*

Do you know what to do with your current retirement account?
intellicents is here to help

Consider your options:

- **Leave it where it is**
  - If you have less than $7,000 in the account, your plan may automatically distribute you into an IRA or send you a check if it's under $1,000.
- **Rollover to your new employer's plan**
- **Move it to an Individual Retirement Account (IRA)**
- **Cash out**

The cost of cashing out...

- Income taxes
- Penalties
- Reduced retirement savings
- Lost opportunity for growth

Things to help you decide what's right for you...

Keeping it in the plan:
Consider what your current options and services are. If you move your funds, will you lose out on certain services or investment options you won't get from your new provider?

Rolling into your new employer's plan:
Fewer accounts are beneficial to help keep track of your money. It will also help you make sure you're not overloading on certain asset classes between accounts.

Rolling into a rollover IRA:
If you don't have access to a plan through your new employer, an IRA is a great option to move your funds without a taxable event and continue your retirement growth.

Cashing out:
Consider this if you're retiring, but beware it will become income. If you're not planning to use the funds right away, it's better to keep them in a tax deferred vehicle.

Contact us for more support + talk to one of our financial consultants to help you make the right decision.

800.880.4015

intellicents.com