

Thinking of rolling over your **retirement assets**?

If you've had more than one employer, you could have multiple retirement plans. Did you know you may be able to roll your assets into another account or leave them where they are currently invested?

There are key factors to consider that will help you evaluate whether you might roll your assets or leave the money where it's currently invested.



These include:

- **Consolidation:** Pros and cons of having more than one retirement account versus fewer.
- **Fees:** Examine the fees assessed in your existing plan, and compare those with the fees in the plan that you are considering rolling assets into. The expenses that you may be paying or would be paying should be evaluated along with the investment and service offering(s) available within the arrangements being considered.
- **Performance:** Consider plan performance and returns in deciding whether to roll over assets or retain them in an existing plan.
- **Investment options:** Review all plan investment lineups to understand the choices for each.
- **Available services:** Consider other services or arrangements offered by the plan, such as access to tools, education, resources, and managed account services, which assigns oversight to a third party.

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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.



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Contact us today to discuss the benefits of account consolidation

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