Rollover Options

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FINANCIAL STRATEGIES

I've left my job, should I rollover my company-sponsored plan?

Upon termination of employment or reaching an age where "in service" distributions are permitted, you have the following options:

Each of these options may present advantages depending on your situation...

Why would I leave it in a company sponsored plan?

- Familiarity of website and investment options
- Loan provisions (varies by plan)
- Funds may be accessible at age 55 (varies by state)
- Creditor protection (varies by state)
- No RMD if working (varies by plan)

Why would I rollover my balance to a new company sponsored plan?

- New employer - want accounts consolidated and/or to actively contribute
- Loan provisions (varies by plan)
- Funds may be accessible at age 55 (varies by state)
- Creditor protection (varies by state)
- No RMD if working (varies by plan)

Why would I rollover my balance to an IRA?

- Unlimited investment options
- Lifetime income benefits available based on suitability
- No employer involvement
- Advice from advisor
- Coordinated planning
- Roth conversions
- Consolidated reporting

Why would I distribute my balance?

- Need cash and do not mind paying taxes and/or penalties
- Net unrealized appreciation
- Financial hardships

What do I need to consider?

FINRA Investor Alert IRA Rollovers: 10 Tips to Making a Sound Decision

- Evaluate your transfer options
- Minimize taxes
- Think twice before doing indirect rollover
- Be wary of "free" or "no fee" claims
- Realize that conflicts of interest exist
- Compare investment options and services
- Understand fees and expenses
- Engage in a thoughtful discussion with professionals
- Age matters
- Assess the tax implications of appreciated company stock

How MFS Can Help

- Educate you on your options
- Review the 10 tips as they pertain to your situation
- Evaluate current investments
- Review 404(a)(5) disclosure from current plan
- Review plan provisions for termed participants
- Evaluate risk tolerance
- Prepare a retirement cash flow projection
- Coordinated advice based on other assets/income
- Calculate Roth conversion opportunity
- Provide best-interest recommendations

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