

Retirement Rollover Options

You have worked hard saving for your retirement. But what happens if you change jobs or retire? There are many considerations in making this decision, but you have options. We understand this can be an overwhelming time. We have highlighted some of the advantages and disadvantages of each option so that you can feel confident in your financial future.

Move Your Money Into an Emerj360 Account

Advantages

- Independence from former employer
- Greater investment flexibility and control
- Investment guidance
- Personalized financial plan
- Work with a CERTIFIED FINANCIAL PLANNER™
- Ongoing support and guidance
- Emerj360 is a division of Trust Point, Inc.*

Disadvantages

- New documentation required for setting up a new account

Roll Your Assets to Your New Employer's Plan

Advantages

- Continued tax-deferred growth
- Consolidates retirement assets into one location

Disadvantages

- May not allow Roth conversions
- Fund expenses could be higher or the plan may include other fees

Leave Your Money in a Former Employer's Plan

Advantages

- Familiar investment choices
- Continued tax-deferred growth

Disadvantages

- May not allow Roth conversions
- Minimum balance may be required
- May have limited withdrawal options

Cash Out Your Retirement Savings Plan

Advantages

- Immediate access to cash

Disadvantages

- May have penalties & fees
- Forfeit future tax-deferred growth opportunity
- Funds may not be available for retirement
- Distributions included in current year taxable income may result in taxation at higher tax bracket

*As a division of Trust Point, Emerj360 is built on Trust Point's same strong foundation and core values, like integrity and an unwavering dedication to the clients and communities we serve. The Emerj360 team draws on the experience, expertise and knowledge gained over the past century to help you gain more confidence in your financial decisions.

Visit www.emerj360.com to learn more about your retirement rollover options or call 833-637-5360 to discuss your options with a member of our team.