

## Now What Do I Do?

What should you do with your retirement savings when you retire? You have choices.

- You can do nothing. Just let the money stay invested until age 72, when you must take at least minimum distributions. (Rolling over a plan to an IRA does not protect against market risk.)
- You can withdraw the money. But if you do, you will pay income taxes on the distribution.
- You can arrange a rollover of your retirement plan assets into the retirement plan at your new workplace (provided your new employer sponsors a retirement plan and the plan allows this).
- Or, you can utilize a direct rollover into an individual retirement account (IRA) and have an active say in what happens with those assets.\*

### Would you like to learn more about these choices before you retire?

*We'll discuss how you can potentially grow and stretch your retirement money over the length of your life, and invest conservatively to live well and manage your tax burden.*

*What you learn might help you build wealth for a lifetime.*

## Contact us today!

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\*Traditional IRAs (Individual Retirement Accounts) are accounts funded with tax deductible contributions in which any earnings are tax deferred until withdrawn, usually after retirement age. Unless certain criteria are met, I.R.S. penalties and income taxes may apply on any withdrawals taken from Traditional IRAs prior to age 59 1/2. RMDs (required minimum distributions) must generally be taken by the account holder within the year after turning 72.

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