Career Changes

CAREER CHANGES

# Questions on what to do with your retirement account from a previous employer? Learn your options and know that help is available.

Career transitions can be stressful. Your retirement account may not have been the first on your mind during this time, but the decisions you make about your retirement savings can have an important impact on your financial future.



### Managing Retirement Assets in the Event of a Layoff

Learn the options for your retirement plan assets if you're laid off and not immediately moving to a new firm.

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#### 401(k) Rollover Calculator

Easily calculate the right 401(k) rollover contribution amount for you.

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### I'm Changing Jobs. What Should I Do With the Money in My Plan?

Learn more about the four common options of what to do with the money in your former employer's retirement plan.

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## You may have moved on from your last job, but what about your retirement money?

During times of career change, don't forget about your retirement account — learn the options so you can make the best choice for your financial future.

If you're like many other Americans workers, you may change jobs several times throughout your career, and you may have several different retirement accounts with those employers. It can become confusing keeping track of everything. However, it's important to know that you have several different options available to you in regards to your retirement accounts with previous employers. The options include:

- > Remain in your current plan
- > Rollover to another employer's plan
- Rollover to an individual retirement account (IRA)
- > Take a cash distribution

There are pros and cons to consider with each option - contact a financial representative to get your questions addressed.



### The Road to Retirement: Take Control of Your Future

They say that your reality is what you make of it work toward a bright future by keeping track of your retirement plans.

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### Early Payout Calculator

Determine how much money you would potentially receive - after taxes and penalties - if you cashed out your retirement plan early.

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### Investing in Retirement

Deciding how and where to allocate your assets is a crucial component of your investing strategy - explore your options.

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### Managing Retirement Assets in the Event of a Layoff

Learn how to prevent the loss of your retirement assets in the event of a layoff by learning more about your retirement savings plan distribution options.

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