

*When you  
change jobs,*



*don't leave your  
**401(k)** behind!*

Our financial advisors are waiting to discuss your options with you.

Make an appointment today!



## Why shouldn't you just leave your 401(k) alone?

- You can't make additional deposits into the fund.
- You may be charged service fees.
- Your plan may not allow you to leave the funds where they are.

### Advantages of rolling your 401(k) into an IRA:

- No tax consequences or penalty
- More investment options
- More control over the funds
- Simplify management by consolidating several plans into one
- More choices for your beneficiaries

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