

# **ROLL OVER NOW**

## **FEBRUARY 2008**

One of the most frequent questions we face from investors all over the country is “What should I do with my (401K)” now that I a have changed jobs, retired etc. Whereas many investment questions are dependant upon an individual’s unique situation, this is one where I cannot fathom any reason for not rolling over the funds to an IRA.

The main reasons...Lower costs, more options, and greater control.

Also there is estate planning reasons as well. For example: If the owner of 401K were to die, his or her heirs would be forced to take a full distribution of all the funds. Alternatively, if the funds were previously rolled into an IRA, heirs can continue to have the investments grow in the same tax deferred IRA until they reach the age of 70 1/2.

If you have any further questions regarding the necessity and importance of rolling over 401K or 403B please do not hesitate to contact us as soon as possible.