

**Cash It?**

**Leave It?**

**Move It?**



## What should you do with your 401(k) when you change jobs?

You've worked hard to save money in your 401(k) or 403(b). So, what should you do with your old 401(k) when you change your job?

Here are a few things to consider before making any moves with your 401(k).

### Do I want to leave my assets with my former employer's plan?

- Do I like my current investment choices?
- Am I paying high fees?
- Do I want to preserve tax-deferred growth?
- Do I need this money liquid if I'm over 59½?

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### Should I move your 401(k) to your new employer's retirement plan?

- Am I able to have new investment choices?
- Will I be able to merge my old retirement plan into my current employer's plan?
- Do I want to preserve tax-deferred growth potential?
- Do I want all my retirement assets in one place?

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### Should I roll over all of the assets to a traditional IRA?

- Do I want to maintain future potential tax-deferred growth?
- Am I able to make new contributions to a rollover IRA?
- Will I want to choose my personal investment choices?
- Do I prefer asset protected options with no market risk?
- Would I prefer to have no fee alternatives for my retirement?

Does any of the above food for thought cause any potential concern?

*(Losing money and control, paying high fees, lack of access to your funds, no choice in investment options available to you)*

Why not take advantage of a free consultation on your current situation, (no strings attached). Only want to share ideas as they may help you with your decision making process.

Book a chat at the link below, DM via LinkedIN or send me an email, whichever you prefer.

**Click link below to set up free consultation chat:**

<https://calendly.com/amwell/>

**E-mail:** [services@amwellagency.com](mailto:services@amwellagency.com)

**LinkedIn:** <https://www.linkedin.com/in/robert-loss-74994a11/>

Disclaimer: All the above noted information is general and not specific to your particular situation. You should consult a tax advisor and financial professional.



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