

Your retirement plan

Evaluating your options



Retirement means different things to everyone, but we all share one goal: to live in retirement the way we desire. By already contributing to a 401(k), Individual Retirement Account (IRA) or other type of retirement plan, you've taken important steps toward this goal.

You have many options with your retirement plan, and it's important to understand those options before making any decisions. When we meet, we'll get to know you and your goals, and discuss your options before recommending any strategy. We'll follow this process:

1 Get to know you

We'll discuss your goals, your comfort with risk and your needs, such as how much money you'll need in retirement and when you'll need it.

2 Discuss your options and important considerations

We'll talk about the different choices available for your retirement plan assets and important considerations about each.

3 Review your current plan

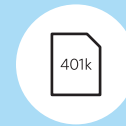
It would be helpful if you could bring a current statement and your plan's participant fee disclosure when we meet, so we can review the features of your specific plan, including the plan's fees and expenses, investments and services.

4 Make a recommendation

Finally, we'll provide education on your choices and/or make a recommendation.

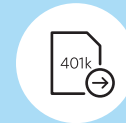
Your options

Because understanding the options for your retirement plan is so important, we want to walk through several key considerations. In general, you have the following options with your employer retirement plan:



Leave it

Leave your money in the current employer plan (if permitted by the plan)



Move it

Move your money to another employer plan (if permitted by the plan)



Roll it

Roll over your money to an IRA



Take it

Cash out your account, subject to tax consequences

During your appointment, we will evaluate these options so you can make a decision based on your specific situation.

Whether you leave it, move it, roll it or take it, the key is to understand your options and make a decision based on the considerations that are most important to you. Each option offers potential benefits and trade-offs.

What if I want to take the money (cash out my plan)?

While you have several options with your retirement plans, one option to avoid in most circumstances is cashing out your plan. If you are younger than 59½, the IRS will generally consider the payout an early distribution, and you could be assessed a 10% early withdrawal penalty in addition to federal and state income taxes. Even if you are 59½ or older, by cashing out, you will typically pay income taxes on all the assets at once. If this is long-term money for retirement, we believe this should be avoided.

Remember, one of the key benefits of these plans is tax-deferred growth. Instead of cashing out, consider your options for leaving, moving or rolling your money.

	Leave it	Move it	Roll it
Considerations	Leave the money in the current employer plan (if permitted by the plan)	Move the money to another employer plan (if permitted by the plan)	Roll over the money to an IRA
Associated costs What are the ongoing costs?	Fees and expenses will depend on the plan and investment options, but typically, the fees and expenses in your employer plan are lower than those of an IRA.		Fees and expenses are typically higher than those in an employer plan.
Investment options What investment choices (i.e., stocks, bonds, mutual funds) do I have?	May be limited based on the plan		Typically have a greater number of investment choices, including individual securities

Available services

Educational materials vs. personal advice How do I like to receive investment advice?	Depends on the plan. Plans may offer educational materials, online tools, telephone help lines and/or investment advice.		We can provide personalized advice based on your goals.
Account consolidation How important is the convenience and holistic planning that comes with having all my accounts in one place?	Consolidation with other accounts is not an option.	May be able to consolidate previous employer plan with new employer plan.	You can consolidate plans from former employers and maintain your other assets with the same firm.

Withdrawing money

Tax penalties for withdrawals before age 59½ What happens if I take money out?	Employer plans offer certain exceptions to the 10% penalty that are not available with an IRA. For example, if you leave your employer in the calendar year you turn 55 (or later), most employer plans offer penalty-free early withdrawals between the ages of 55 and 59½.	In general, a 10% early withdrawal penalty applies if you take money before age 59½.	
Required minimum distributions (RMDs) When will I need to start taking money out?	If planning to work past age 73, you generally do not have to take RMDs from your current employer's plan until you leave your employer.		You generally must take RMDs when you reach 73.

Other considerations

Employer stock/securities Do I currently own company stock or other company securities in the employer plan?	You may be able to receive special tax treatment on employer stock/securities in your plan (referred to as net unrealized appreciation or NUA). We suggest consulting with a tax professional before making any decisions.	If you roll over employer stock/securities to an IRA or another employer plan, you lose the ability to use the NUA strategy.	
Creditor protection How much protection do I need from creditors?	Assets held in employer plans and those held in IRAs have different levels of protection from creditors under federal and state laws. For more information, you should consult your attorney.		



Scheduling your appointment

An appointment is a good next step so we can begin to understand you and your goals. During this appointment, we'll get to know you, discuss your options, review your current plan and then provide valuable education or make a recommendation.

Preparing for your appointment

For us to make a personalized recommendation, we ask that you bring the following information so we can better understand your situation:

Participant fee disclosure (for employer retirement plans only)

The participant fee disclosure includes the most specific, timely and accurate information about your plan's features, including any fees and expenses. For most employer plans, your employer is required to deliver this annually. You can also request this disclosure from your plan provider or find it on your provider's website.

A statement dated within the past 90 days

Moving your IRA to Edward Jones

If you already have an IRA at another firm or bank, you can also move it to Edward Jones. Consolidating your assets can potentially help your financial advisor provide more complete advice about your progress toward achieving your goals. Before doing so, you'll want to consider that the investment options, services and ongoing fees at Edward Jones may differ from your current provider's.

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