



Simplify Your Retirement

Consolidate, Simplify and

Plan for Your Retirement

Roll Over Your IRA Today!

Roll Over and Simplify Your Life

Get the advice you need on your entire portfolio

When it comes to your retirement portfolio, it's easier to manage your assets when they're all in one place. But with people changing jobs more often than in the past, assets end up scattered among various accounts. You need comprehensive advice on all of your assets. Our investment advice can help you identify and achieve your goals. With a complete picture of all of your assets, we can provide a comprehensive retirement strategy using a wide range of investment solutions that can help address some of the key risks faced by today's retirees – inflation, longevity and market volatility.

THE BENEFITS OF ROLLING OVER YOUR INVESTMENTS ARE CLEAR:

Consolidate your assets

With a laundry list of complicated accounts with names like 401(k), 403(b)(7), Qualified Retirement Plan and SEP IRA, it's difficult to keep track of your hard-earned money. We can help you consolidate to a *single* IRA and give you a complete picture of your assets.

Save time, avoid frustration, and reduce mail

Managing your retirement assets also lets us serve as your single point of contact for everything from routine transactions to the most complex investment and retirement issues.

Keep tax advantages

Your money continues to grow tax-deferred when you roll it over into an IRA. If you are over the age of 59½, assets can be accessed penalty-free.



Invest for All Your Goals

Whereas a 401(k) is primarily designed for a single goal — asset growth for retirement — goals-based investing recognizes that investors usually have multiple goals, so their investment solutions often require more than one strategy. Whether you are close to retirement or in retirement, we can help you identify more specific goals you want to achieve as you begin to draw down your assets — and we can tailor a plan and investment strategies to address each goal.

Preserving Your Assets

Rolling over your assets allows us to construct investment strategies that help manage risk through asset allocation, diversification, and the use of multiple money managers all within one IRA.

Supporting Your Lifestyle

Then, when you are ready to retire, we can use exclusive tools designed to provide a regular cash stream and address inflation risk, longevity risk and market risk to help see you through retirement.

Investment Portfolios

Each investment portfolio is designed to meet specific goals. Key in their design is asset allocation, optimal portfolio construction, use of multiple managers, and ongoing monitoring of your portfolio.

Monitoring Your Progress

Wouldn't it be nice to know exactly how your retirement assets are working to achieve your financial goals? You can! During your annual plan review, we will evaluate your progress, reaffirm your goals, and rebalance your portfolio as necessary.



Asset
Allocation

Optimal Portfolio
Construction

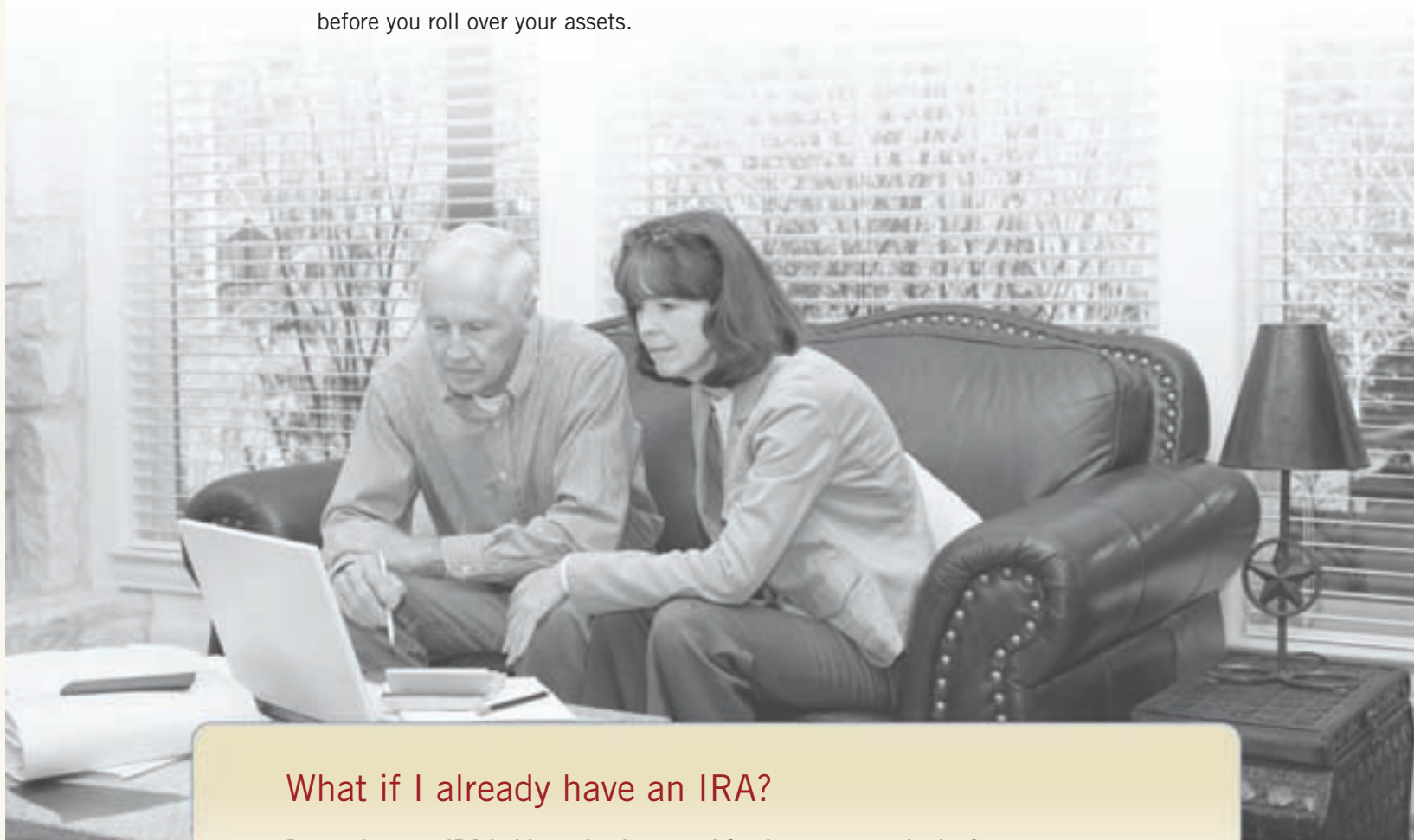
Multiple
Managers

Ongoing
Monitoring

How Complex Is Your Situation?

We can provide invaluable support and knowledge regarding complex IRA rollover issues.

- **Indirect Rollovers** – Mistakes frequently occur during indirect rollovers that leave investors owing taxes and penalties. You can choose to use rollover assets for 60 days before you are required to return them to an IRA. If you choose this method of rollover, be aware that in most cases, twenty percent will be withheld for taxes. Our advice can help you determine if an Indirect (60 day) rollover is your best option and provide insight to help you safeguard your assets.
- **Inheriting an IRA** – Depending on whether beneficiaries are a spouse, someone other than a spouse or a trust will dictate how assets should be transferred. We can help you determine if transferring assets to an Inherited (Stretch) IRA or a Traditional IRA are options available to you.
- **Company Stock** – By taking advantage of Net Unrealized Appreciation (NUA) rules, it may be possible to significantly decrease the taxes owed on highly appreciated company stock held in a company sponsored retirement plan. Ask for our advice on how to take advantage of this complex strategy before you roll over your assets.



What if I already have an IRA?

Do you have an IRA held at a bank, mutual fund company, or broker?

IRAs were designed to be portable. No matter where you started your IRA, we can help you consolidate your assets and give you the advice you need.

We Can Make Rolling Over Easy!

We make the rollover process effortless by providing comprehensive advice and investment strategies, facilitating any paperwork, and overseeing your entire transfer.

Rollovers typically take five steps. We can help ensure the process is smooth and worry-free.

Work with a Retirement Specialist

Retirement is expected to change in the next few years. A retirement plan will require a great deal more flexibility than in the past. As Retirement Specialists, we can provide the advice, as well as the investment solutions and the services you will need for retirement. We can help you plan for your living, travel, entertainment, healthcare and long-term care expenses. We have access to specialized retirement planning tools and investment solutions to meet your specific goals and to address retirement's unique risks such as longevity risk, spending risk, and market risk. We can involve other specialists such as insurance, legal, and accounting professionals when needed to complete your retirement plan.

- 1 | Begin the retirement planning process.** The planning starts with a conversation about your goals. Goals such as growing your assets to enable your retirement, maintaining your current lifestyle, securing long-term care, and funding grandchildren's college tuition are all discussed at length. As your goals become clear, we will discuss how our expertise, resources and investment approach work to support your goals.
- 2 | Determine if your current retirement account is eligible for a rollover.** This decision is based on several factors, including whether your plan is qualified or nonqualified, as well as your employer's rules on determining eligibility and the process that must be followed to roll over your assets. We can wade through the plan rules and tax codes, and contact your various investment providers to avoid potentially costly delays and errors.
- 3 | Open your Rollover IRA to receive your assets.** There are some critical decisions you need to make when completing your IRA application. For example, there are several IRA beneficiary options available — your spouse, your children, a non-spousal beneficiary, or a trust — and we can help you understand the different impact each can have on your heirs and how it can affect how they can benefit from your assets.
- 4 | Complete the rollover/distribution forms needed by your employer to release your assets.** Due to plan and custodian rules as well as tax codes, completing the paperwork needed by your employer to roll over your assets may leave you perplexed and frustrated. This is a critical point in the rollover process. Checking the wrong box can lead to significant taxes and penalties. We can review your paperwork and check with your current plan providers to ensure mistakes are avoided.
- 5 | Monitor the transaction.** A rollover typically takes from four to six weeks to complete. We can help you avoid delays by monitoring the status of your request and making calls to your employer and plan custodian if needed.

We offer expertise, service and comprehensive advice in addition to a full range of investment solutions to help you manage your assets throughout retirement, including:

- **Personal Trust Services** – administration of your personal, charitable, or special needs trust.
- **Cash Management Services** – checking, debit card, bill pay, and lending services all in one account.
- **Investment Solutions** – a suite of products and services that offer the diversity and clarity of purpose to fit virtually any type of strategy.

Call us to discuss other IRA solutions:

- **Inherited (Stretch IRA)** offers the ability for retirement money to outlive you and be stretched over the life of your beneficiary.
- **SEP IRA** offers a self-employed individual the ability to make tax-deductible contributions of up to 25% of compensation into a tax-deferred account.
- **Roth (Conversion) IRA** offers some investors the ability to pay tax on IRA assets today for the benefit of tax-free growth throughout the future.

Consolidate, Simplify, and Plan:
Put a Retirement Specialist to work for you today by calling us about rolling over your assets!

Information provided by SEI Investments Company (SEI). Your advisor is not affiliated with SEI or any of its subsidiaries, but may work with SEI to provide some of the services listed in this piece.

Information presented for educational purposes only, not meant to represent investment advice. Neither SEI nor its affiliates provide tax advice. Please note that (i) any discussion of U.S. tax matters contained in this communication cannot be used by you for the purpose of avoiding tax penalties; (ii) this communication was written to support the promotion or marketing of the matters addressed herein; and (iii) you should seek advice based on your particular circumstances from an independent tax advisor.