



## What Do I Do With My Money Now?

It's Easy To Make Your Money Keep Working For You  
By Rolling It Over To An Annuity



### When You're Moving On

You've worked hard to grow your retirement savings. Each payday you've made a conscious decision to build toward a secure and enjoyable retirement. Now you find yourself at a crossroads, and another conscious decision is required: *"What do I do with that money now?"*

**While the lure of cash is surely tempting, consider the consequences:**

- **A cash payout will be subject to taxes.**
- **If you are under 59½, you may owe the IRS a 10% early-withdrawal penalty.**
- **You'll lose the effect of interest compounding, which is money you earn on interest you've already earned.**

When you take a lump sum distribution from a tax-deferred savings plan, you end up paying for that decision in numerous ways. You can dramatically reduce your long-term earning potential and negatively impact your retirement savings.

### Rollovers Retain Your Momentum

When you put your funds directly into another tax-qualified plan, like an Individual Retirement Annuity (IRA), you can keep that money working for you rather than losing it to taxes and penalties. By rolling this money into another plan, your nest egg will retain its potential and keep growing. And the effect of compounding your earnings is even more powerful when you have a larger account balance!

Learn how a rollover into an annuity from The Standard can transform your retirement dreams into reality.

Annuities are not (a) insured by the FDIC or any federal government agency, (b) deposits of or guaranteed by any bank or credit union and (c) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. A surrender charge may apply during the surrender period, and a 10% penalty may apply to withdrawals prior to age 59 ½.

May I Provide More Information?

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**Essentially, you'll have two options for your tax-qualified savings:**

- Take a cash payout
  - Roll over your account balance to a new tax-qualified plan
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