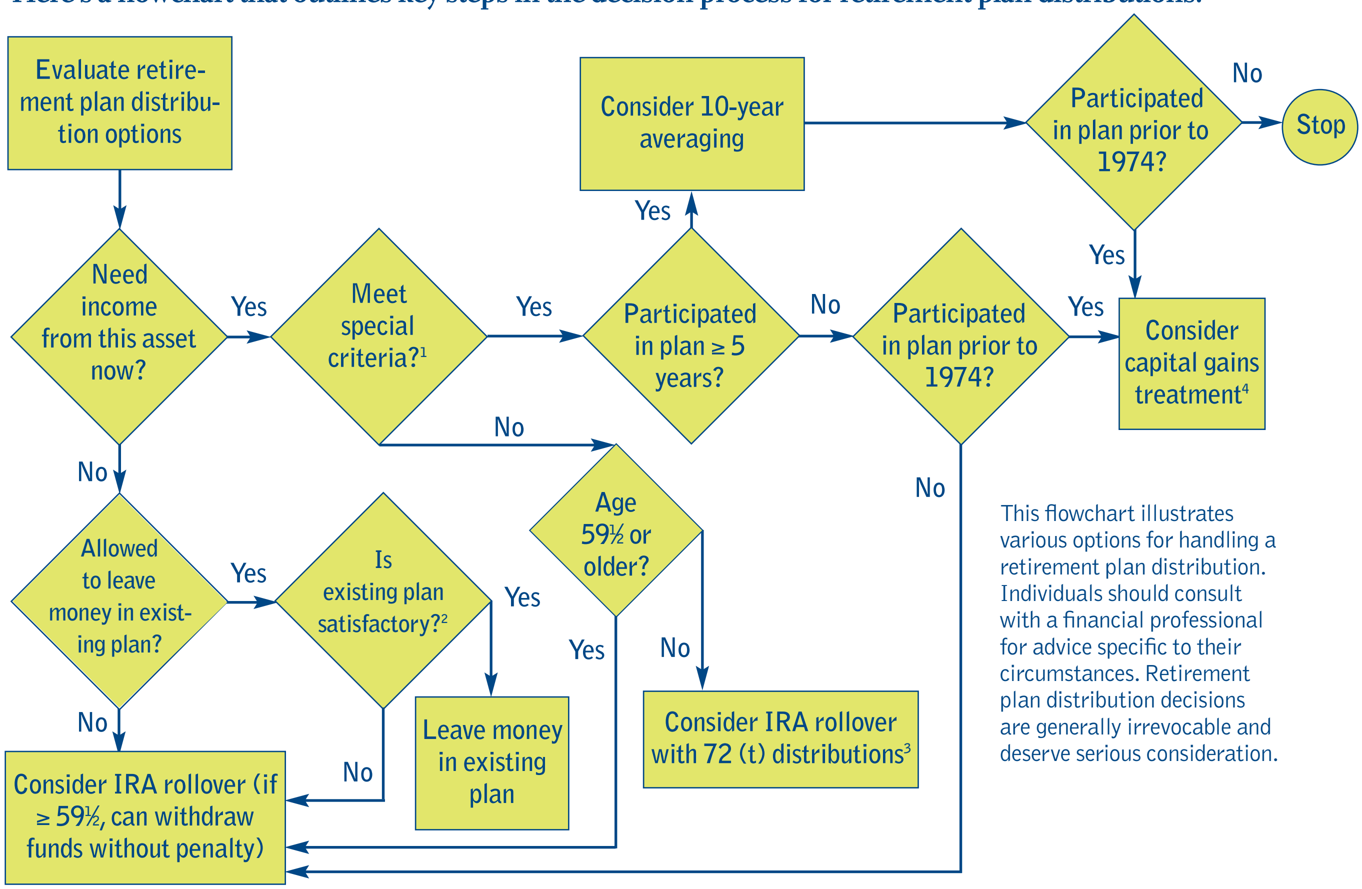
selling point

To Roll or Not To Roll

Making a good decision about retirement plan distributions is important to sound retirement planning.

One of the biggest decisions an individual faces is what to do with money set aside in a 401(k), 457, or other qualified employer plan when it's time to retire. Should the money be left in the plan, if that's an option? Rolled to an IRA? Or taken out for immediate use? If taken out, how may taxes be reduced?

Here's a flowchart that outlines key steps in the decision process for retirement plan distributions:



This flowchart illustrates various options for handling a retirement plan distribution. Individuals should consult with a financial professional for advice specific to their circumstances. Retirement plan distribution decisions are generally irrevocable and deserve serious consideration.

[1] Born before 1936, receiving a qualifying distribution (separation from service after age 55, death or disability), and receiving a total distribution (entire account balance).

[2] Has wide range of investment choices, history of good investment performance, and reasonable fees.

[3] IRS Notice 89-25 provides three approved methods for withdrawing money without incurring the pre-59½ 10% federal penalty tax. Withdrawals must be taken in substatially equal periodic payments (at least annually) over the owner's life or the joint lives of the owner and his/her beneficiaries. The withdrawal schedule must be followed for five years or until age 59½, whichever is later.

[4] Capital gains treatment may be elected on its own or in conjunction with 10-year averaging, if individual meets all requirements.

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