

Do you have retirement funds with a prior employer? If so, you have several options:

- **Roll your money to your new plan or IRA** (if permitted under prior plan). You can roll your money over into your new plan or an IRA, allowing you to continue growing your retirement tax-deferred. Your money would be subject to the new rules, fees, investment options, and withdrawal options with the new account.
- **Leave your money where it is.** Having the money remain in your prior employer's plan requires no immediate action by you. Your account stays subject to your previous employer's plan rules, fees, investment options, and withdrawal options.
NOTE: A prior employer may have an involuntary cash out provision. If this applies, the employer can force you to take your money out of the plan if you do not respond to a distribution request within the time period specified. If you do not respond, your balance will be forced out in the form of a check or IRA rollover.
- **Take a cash distribution** (if permitted under prior plan). Taking a withdrawal of pre-tax money is taxable and may be subject to a 10% early distribution penalty.

If a rollover to your new retirement account makes sense, it only takes a few steps:

1. Request a Rollover Form from your current employer.
2. Contact your prior administrator to close the account, advising them to make the check payable as indicated on the Rollover Form you obtained.

Mail to: PAi, P.O. Box 60, De Pere, WI 54115

3. Complete the Rollover Form and send via:

Fax to: 920.337.9978

- or -

Mail to: PAi, P.O. Box 60, De Pere, WI 54115

NOTE: If the form is received prior to the check, PAi will hold until the check is received.



Not sure if your account can be rolled over?

Additional information can be found on the IRS website by clicking [here](#), or you can contact us directly. We are happy to assist.