**Your 401(k) Rollover options**

When you change jobs or retire, you'll have several options for deciding what to do with the money in your employer-sponsored retirement plan. For tax purposes, the IRS rules are essentially the same, whichever option you choose. The main differences are in your investment choices and each option's rules.

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|  | **Advantages** | **Drawbacks** |
| **Roll over to an IRA** | * You have investment flexibility—to customize a portfolio including stocks, and bonds and funds. * You control your investments. * You can simplify all your accounts in one place. * You can move your assets to a future employer's plan. | * You can't borrow from your assets. * Some investment options in a 401(k), such as holding company stock, may not be available in an IRA. |
| **Remain in employer-sponsored plan** | * You may have investment options in the plan that are not available to you outside the plan. | * You're limited to the plan's investments. * Your future contributions are restricted or simply not allowed. * You can’t customize an investment portfolio. |
| **Transfer to another employer-sponsored plan** | * You can consolidate your assets in one plan. * You're allowed to borrow from the plan. | * You're limited to the plan's investments. * You may have to wait before you can transfer your money. * You can’t customize an investment portfolio. |

**All investments are subject to risk.**