**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.
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| **Remain inemployer-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.
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| **Transfer to anotheremployer-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.
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**All investments are subject to risk.**