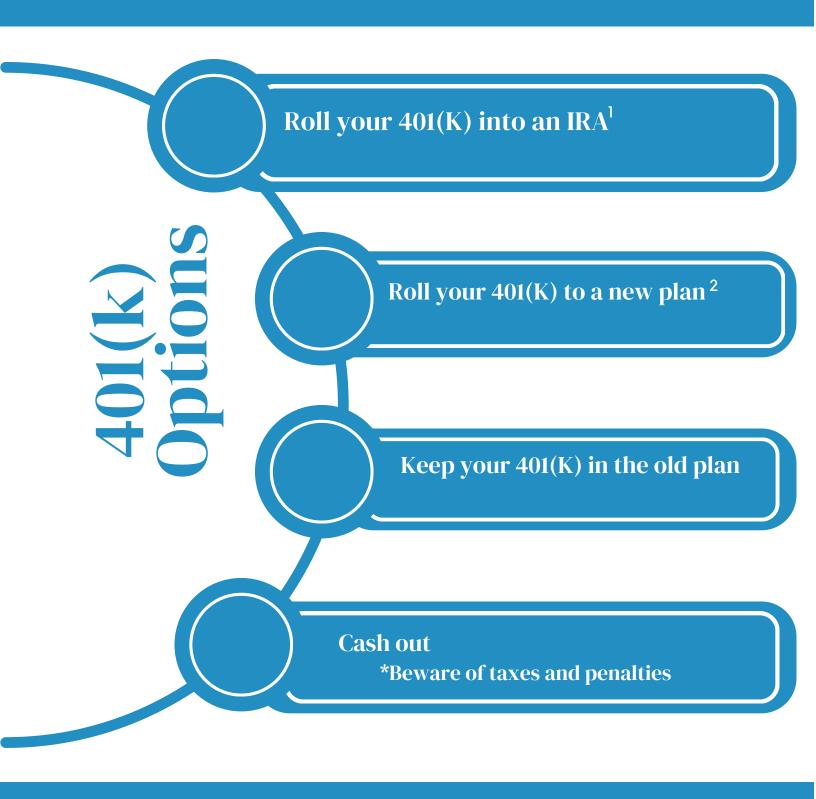
Know Your 401(k) Options



Common Questions

What am I entitled to exactly?

When you leave a job you are entitled to your vested balance. That includes your contributions, the earnings on those contributions and any employer contributions that have satisfied your former companies vesting schedule

What about outstanding plan loans?

If you have an outstanding plan loan you will need to pay it back; if you don't it will be taxed as if it were a cash distribution.

When you said beware taxes and penalties, what do you mean?

Cashing out your 401(k) may come at a higher cost due to taxes and if it is not a qualified distribution, you may incur penalties too

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- 1. IRA's usually have fees involved, including potential termination fees.
- 2. not all employer plans accept rollovers

Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation.

Be sure to consider all of your available options and the applicable fees and features of each option before moving your retirement assets.

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

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