

JULY 2025

DON'T LEAVE YOUR RETIREMENT BEHIND



Starting a brand new job is exciting and full of a lot of new benefits, but don't forget about the retirement plan you left behind. There are many different ways to handle an old retirement account and here are your four options:

Options	Pros	Cons
Leave is where it is	No action needed, stays invested	Easy to forget, limited fund choices
Roll into a new plan	Keeps all retirement in one place	Must wait for eligibility, paperwork
Roll into individual retirement account (IRA)	Full control, more investment options	May come with fees or investment know-how
Cash out	Fast access to money	Taxes + 10% penalty = less for you later

Which Option is Right for You?

While there isn't any definite answer, there are a few things you should consider before moving your old retirement plan. First, are you happy with your old plan's performance? Has it grown since you first invested in it? Second, is your new plan better in terms of features and fees? Would it be worth moving it over? And lastly, do you prefer simplicity or control? Meaning, would you rather not worry about it and leave it in its current plan or move it somewhere that you can control its investments and outcome?

How to Take Action

Before you decide what to do with your plan, it's worth taking a look at your balance. Log into your old plan and check the balance, especially if you are contemplating cashing it out. Once you've decided which route to take, contact your new Human Resources or plan provider and ask about the rollover process. They will be able to assist and guide you through this process.

Just because you changed your job doesn't mean you need to change your retirement goals. Your retirement deserves to move with you, wherever you're headed next.

Please access your retirement plan provider's website or consult with your financial professional at 865-999-5332 or email naomi.wallis@hip3.net.



2280 Valley Vista Rd
Ste A,
Knoxville, TN 37932

SECURITIES OFFERED
THROUGH **OSAIC WEALTH**,
INC. MEMBER FINRA/SIPC.
ADVISORY SERVICES OFFERED
THROUGH **OSAIC ADVISORY
SERVICES, LLC (OSAIC
ADVISORY)**. **OSAIC WEALTH**
AND **OSAIC ADVISORY** ARE
SEPARATELY OWNED AND
OTHER ENTITIES AND/OR
MARKETING NAMES, PRODUCTS
OR SERVICES REFERENCED
HERE ARE INDEPENDENT OF
**OSAIC WEALTH AND OSAIC
ADVISORY**

