

► Consolidating your retirement savings to make them easier to manage.

Take control of your retirement accounts: If you've recently changed jobs or are getting ready to retire, deciding what to do with retirement savings accounts from your past employers is an important decision. Rolling over your balances to your current retirement savings plan or rollover IRA can make it far easier for you to track your savings and plan for retirement.

ACTION PLAN

- Locate all your retirement savings plan accounts
- Check on your current plan's rules on rollovers
- Consider consolidating your accounts to make them easier to manage

Doing nothing isn't always easier.

At first glance, it might seem easier to leave your money in your previous employers' retirement savings plans. But keeping track of multiple accounts—each with their own set of investment options—can be a lot of work, and it may not be the way to make the most of your retirement savings.

This is why it may make sense to combine all your retirement savings plan accounts in one convenient place.

Consolidate savings from different types of plans.

Regardless of which types of organizations you've worked for, you can probably consolidate your existing retirement savings plan balances. Eligible plans and account balances generally include:

- A corporate 401(k) plan
- A nonprofit organization's 403(b) plan
- A government employer's 457 plan
- A rollover IRA to which you've transferred balances from any of these types of plans
- Retirement plan savings you inherit from your spouse

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The advantages of a single account.

Simpler is better. The benefits of consolidating all your retirement accounts in one account, and with one provider, include:

- **Greater convenience**

One point of contact allows you to check balances and make transactions through a single phone number or Web page.

- **Greater control**

You can review your account, investments, and progress quickly and easily without having to gather balances from multiple sources.

- **Less paperwork**

You receive a single statement reflecting all your investment activity.

- **Continued tax deferral**

Rolling your balances directly into your current plan or rollover IRA allows tax-deferred growth potential to continue uninterrupted.

HERE'S HELP

For help **consolidating your retirement savings**, and to discuss the specifics of your situation:

- Visit Fidelity NetBenefits®
- Call Fidelity's toll-free number, weekdays from 8:30 a.m. to 8:00 p.m. Eastern time

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