

Q&A Worksheet

So now you know...Where do you go next?

1. When you change jobs, you have three options for your employer-sponsored plan savings — you can cash out, stay in your old plan, or roll over to a new plan. Which option most appeals to you and why?

2. As discussed, you can lose up to 35 percent of your savings if you cash out an employer-sponsored plan. When might you consider this option? How might you avoid this decision?

3. If you leave your current job, you might be able to leave your retirement plan with your present employer. Do you know if your plan would allow this? Which of your present plan's features would encourage you to leave your money where it is?

4. If you decide to roll over the money, you can choose your new employer's plan or an IRA. Which option would you choose and why? If unsure, what else would you need to evaluate to make this decision (other than a prospectus)?

5. What are your next steps following this presentation?

Name

Date

