

# Should you consider a Rollover IRA?

## Add choice and flexibility to your retirement plan

Rolling over a retirement plan into an IRA can yield a number of benefits for investors who are leaving their jobs or retiring. Whether you're looking for estate-planning flexibility, expanded investment choices, or more control over your required minimum distributions, if you identify with even one of the following statements, a Rollover IRA may be just what you're looking for.

- Yes  No **I want more investment choices in my retirement plan.**
- Yes  No **I want to pass money on to my heirs.**
- Yes  No **I have retirement accounts in more than one place.**
- Yes  No **I'm thinking about retiring before age 55, and I may need to tap my retirement savings.**
- Yes  No **I want to control the amount of income I get from my retirement plan each year.**
- Yes  No **I want to decide which investments to draw from for my required minimum distributions.**
- Yes  No **I want to prolong the tax deferral of my retirement plan for my heirs.**
- Yes  No **I want less paperwork associated with my retirement plans.**

**If you identify with even one of these statements, you may benefit from a Rollover IRA.**

In addition to a Rollover IRA, you also typically have the option of leaving your money in your previous employer's retirement plan; rolling over your account to your new employer's retirement plan, if applicable; or taking a cash distribution. Before making a decision, you should compare the different services, investment choices, and associated fees and expenses of each option. Each has potential advantages and disadvantages that you should consider including available withdrawal options and tax implications, depending on your age. You should consult with the appropriate tax or legal professional regarding your particular circumstances before making any decisions on your retirement plan account. Putnam does not provide tax or legal advice.

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