

Changing Jobs? Retiring?

Don't Leave your Retirement Plan Dollars Up in the Air

A Message from the MEMBERS Financial Services Program

If you're changing jobs or retiring, you're in the midst of an enormous change. You should seriously be considering what to do with your money in your employer's pension plan, 401(k), 403(b)/TSA or 457 plan. After all, it's probably one of your biggest assets. The wrong move could cost you thousands and greatly affect the quality of your retirement years.

Generally, there are four options for your retirement plan:

1. Leave it in your former employer plan
2. Transfer it to your new employer plan
3. Roll it over to a traditional IRA
4. Cash out and pay taxes and possibly penalties.

Each decision has its pros and cons. If you need help deciding what option is best for you, contact [Michael White](#), the MEMBERS Financial Services Program Representative serving the members of AMOCO Federal Credit Union at 409.941.8696 for a no-cost, no-obligation Retirement Assets Consultation. The quality of your retirement years depends on it.

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