

KNOW ALL OPTIONS AVAILABLE FOR YOUR COMPANY PLAN DISTRIBUTION

6 Options For a Distribution From a Company Plan

- 1 Rollover to an IRA
- 2 Convert to a Roth IRA
- 3 Direct Transfer to an Inherited IRA or Inherited Roth IRA (Only for employer plan beneficiaries)
- 4 Lump sum distribution
- 5 Leave it in the current plan
- 6 Convert from plan assets to a plan Roth account (in-plan Roth conversion)



Some Reasons to do a Rollover to an IRA or Roth IRA:

- 1 A client doesn't need the money now
- 2 The ability to create a stretch IRA for beneficiaries (key point: all non-spouse employer plan beneficiaries can do a direct transfer to an inherited IRA or inherited Roth IRA)
- 3 Wider choice of investment options
- 4 Ability to invest in an annuity
- 5 No withdrawal restrictions (after age 59 1/2)
- 6 No taxes due on a trustee-to-trustee (direct) transfer, a 60-day rollover from a plan will be subject to 20% withholding (taxes will be due on conversion to a Roth IRA)
- 7 Ability to consolidate retirement accounts
- 8 Aggregate required minimum distributions



This information only touches the surface.

I train extensively in this area to provide the best choices that best fit your needs. Please call our office to set up an appointment.

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