



# What Do I Do with My Money Now?

Keep your money working for you by rolling your retirement funds into an annuity.



## Navigating your retirement funds

You've worked hard to grow your retirement savings, putting money away each payday for this moment. Now, you have a challenge to decide what to do with that money.

While taking a payout may be tempting, consider the consequences:

- You'll be taxed on the payout amount.
- If you are under 59½, you may owe the IRS a 10% early withdrawal penalty.
- You'll miss out on the benefit of interest compounding, which means you won't earn money on the interest you've already earned.

Taking a lump sum from a tax-deferred savings plan has many costs. It can greatly reduce your long-term earning potential and negatively impact your retirement savings.


## Rollovers retain your momentum

Consider putting your funds directly into a qualified annuity. You can keep your money working for you instead of losing it to taxes and penalties.

Rolling over into an annuity helps your portfolio maintain its potential and continue growing. Plus, tax-deferred annuities make your money work harder with triple-compounding, which means:

 **Earn interest on principal**

 **Earn interest on interest**

 **Earn interest on tax savings**  
Because interest in an annuity is not subject to income tax until it's withdrawn, 100% of the interest can continue to compound.

Transform your retirement dreams into reality by rolling over into an annuity from The Standard.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The annuity is not guaranteed by any bank or credit union and is not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of the annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.