

# Don't Leave Your Savings Behind

## A Rollover Keeps Your Money Working for You



If you've worked for other employers in the past, you may have retirement savings elsewhere. Before making decisions about that savings, it's a good idea to carefully consider your options. Here are four choices to consider.

### Roll the Money Into Your New Retirement Plan Account

Your money can keep working for you rather than going to pay taxes and penalties. This choice simplifies keeping track of your account and progress toward your goals.

### Roll the Money Over Into An Individual Retirement Account

An individual retirement account allows you to continue investing for retirement and keep your money's tax-deferred status. You decide how to invest the money. Potential drawbacks may include higher service fees.

### Leave the Money Alone

You may be able to leave your money in your former plan depending on plan rules. It can continue to grow there, but changes to the plan or its funds may impact your account. You also can't contribute more to that plan.

### Take the Money and Pay Penalties and Taxes

When you remove money from a tax-deferred savings plan, you may owe a 10 percent early withdrawal penalty if you are younger than age 59½ — in addition to any applicable federal, state and local taxes. You also lose the advantage of saving tax-deferred, which allows your money to grow tax-free until you withdraw it during retirement.

To help with your decision, consider the type of retirement plan in which you invested. Your savings may qualify as a rollover into certain types of accounts.

### Rolling Over Your Assets to The Standard

If rolling your money into your plan at The Standard is best option for you, just follow these easy steps:

1. Contact your former company to get a rollover/distribution form, then complete and return it where directed.
2. Complete The Standard's Rollover Form available online at Personal Savings Center at [standard.com/retirement](https://standard.com/retirement). Return the completed form as directed in Step 4 of The Standard's Rollover Form.
3. Monitor and follow up to make sure your money transfers to The Standard.



If you need help rolling over your retirement assets to The Standard, call 800.858.5420 weekdays 8 a.m. to 8 p.m. Eastern (5 a.m. to 5 p.m. Pacific).

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://standard.com)

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. Standard Retirement Services, Inc. provides financial recordkeeping and plan administrative services. Standard Retirement Services, Inc. is a subsidiary of StanCorp Financial Group, Inc.