

# 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. Below are four choices and their pros and cons.

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

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

### Roll the Money Over Into Another Savings Vehicle

This option — likely an individual retirement account — allows you to continue to invest 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

If you have more than \$5,000 in your account, you can leave it in your former plan. It can continue to grow there, but it is vulnerable to any changes to the plan or its funds. You also can't make further contributions 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 were enrolled. Your savings may qualify as a rollover into certain types of savings vehicles.

### Rolling Over Your Assets to The Standard

If the first choice above is the best option for you, just follow these easy steps:

1. Contact your former company to obtain a rollover/distribution form, then complete and return it where directed.
2. Complete The Standard's Rollover Form (online at Personal Savings Center at [www.standard.com/retirement](http://www.standard.com/retirement) or call 800.858.5420) and turn it into your current company's plan contact.
3. Monitor and follow up to ensure your money transfers over to The Standard.



If you need help rolling over your retirement assets to The Standard, call 800.858.5420.

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Standard Retirement Services, Inc., provides financial recordkeeping and plan administrative services. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.

The Standard  
1100 SW Sixth Avenue  
Portland OR 97204  
[www.standard.com/retirement](http://www.standard.com/retirement)