



Options for your retirement plan account when you leave your job

You can choose what to do with your retirement account when you leave your job. You have three options. You may need to take action depending on which option you choose.

Leave your money in your retirement plan account

- There are no immediate taxes to pay.
- You may move your money in the future.
- You keep the same investment options.
- Your account can continue to grow tax-deferred.
- Your plan may require a minimum account balance to leave your money in the plan.

Action step:

No action required. Your money stays in your retirement plan account if you do nothing.



Roll your money into an individual retirement account (IRA) or another employer plan

- There are no immediate taxes to pay.
- Your account can continue to grow tax-deferred.
- You will need to research and select investment options.
- Fees or sales charges/commissions may be higher than fees within your retirement plan.

Action step:

Log in to your account at standard.com/retirement.

Know Your Options

You can make informed choices by understanding the options for your retirement account when leaving your job.

Cash out your account

- You receive payment of your account.
- You pay taxes on the taxable amount.
 - 20% is withheld immediately.
 - If you are younger than 59½ you may pay a 10% IRS penalty in addition to regular income, state and local taxes.
- Keep in mind that taking money out before you retire can affect how much your account may grow over time.

Action step:

Log in to your account at **standard.com/retirement**.

It's Easy To Do It Yourself

To start a rollover or distribution from your account:

- Log in to your account at standard.com/retirement.
- Go to the My Account menu and select Request a Distribution.
- Follow the instructions to request a distribution.

We Are Here If You Need Help

Representatives are available weekdays from 8 a.m. to 8 p.m. Eastern (5 a.m. to 5 p.m. Pacific) at 800.858.5420.

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