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The Retirement Rollover Guide

7 questions to ask before you move your 401(k) or IRA — and before anyone moves it for you.

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BEFORE THE QUESTIONS

Why this matters right now.

For most of your working life, a market drop was an inconvenience. You had time, you kept contributing, and the recovery eventually came. But within about ten years of retirement, the math changes completely — and almost nobody explains this.

It's called sequence-of-returns risk. A 30% loss at age 35 is a bad year. The same loss at 62 — right as you begin withdrawing income — can permanently shrink what your savings can pay you for the rest of your life, because you're forced to sell more shares at low prices just to fund the same paycheck. Two retirees can earn the same average return and end up with wildly different outcomes, purely based on *when* the bad years land.

That's why the decision about what to do with an old 401(k) or IRA is bigger than it looks. It's not just "where should this account sit?" It's: **how much of this money can I afford to have exposed, this close to the finish line?**

Money in motion — a job change, a retirement, an old account left behind — is the one moment you get to reposition without friction. The seven questions in this guide are the ones we walk through with every family before a single dollar moves. Read them before you sign anything, with us or with anyone else.

"You spent thirty years building it. Spend thirty minutes protecting it."

1

Do I actually have to move it?

No — and any advisor who won't say that plainly is selling, not advising. You generally have four options with an old 401(k): leave it where it is, roll it into your new employer's plan, roll it into an IRA-based strategy, or cash it out (almost always the worst choice, thanks to taxes and penalties). Sometimes staying put is genuinely right.

WHY IT MATTERS — The honest starting point isn't "where should we move it?" It's "should this move at all?" Make anyone advising you defend the move before they describe it.

2

What are the tax consequences of *how* I move it?

A properly executed **direct rollover** — money moving institution-to-institution — is not a taxable event. But an indirect rollover (a check made out to you) starts a 60-day clock and mandatory withholding, and missing the window can turn your entire balance into taxable income in a single year. Same money, same destination, wildly different tax outcomes based purely on execution.

WHY IT MATTERS — The single most expensive rollover mistake isn't picking the wrong account. It's moving the money the wrong way. Execution is everything, and it's free to get right.

3

How much market risk can I really afford this close to retirement?

Ask it in dollars, not percentages. If your account dropped the way it did in 2008 — roughly cut in half for many investors — what would that do to your retirement date? Your monthly income? Most people near retirement discover their honest answer is "I can't afford that," yet their money is still positioned as if they were 35.

WHY IT MATTERS — There are strategies with a floor of zero: you participate when the index grows, and you cannot lose money to a market drop. The trade is a cap on the upside. Near retirement, that trade deserves a serious look.

4

Will this money need to become income — and for how long?

A pile of money and a paycheck are two different things. If this account will one day pay your bills, you need to know: how much per month, starting when, and lasting how long? The honest answer to "how long" is "as long as I live" — which might be 30+ years. Some strategies can contractually guarantee income for life, no matter how long that is.

WHY IT MATTERS — Running out of money is the #1 fear in retirement. It's also the most solvable — but only if you plan the income before you need it, not after.

5

What's actually guaranteed — and who backs the guarantee?

"Guaranteed" is the most abused word in finance. Make anyone using it answer two questions: guaranteed by *contract* or by *projection*? And backed by *whom*? Insurance-based guarantees are contractual promises backed by the financial strength and claims-paying ability of the issuing carrier — which is why carrier ratings matter and why we only work with highly rated companies.

WHY IT MATTERS — A projection is a hope with a chart. A contract is a promise with a company behind it. Know which one you're being shown.

6

What are the fees, surrender terms, and limitations?

Every strategy has trade-offs — anyone who says otherwise is hiding them. Ask for the full picture in writing: annual fees, rider costs, surrender periods and charges, withdrawal limits, and caps or participation rates. Then ask the same question about what you own *today* — most people have never seen the real cost of their current 401(k) either.

WHY IT MATTERS — The right comparison is never "new strategy vs. perfect." It's "new strategy, fully disclosed vs. current strategy, fully disclosed." Demand both columns.

7

Is this suitable for *my* specific situation?

Your age, health, income needs, other assets, taxes, spouse, and legacy goals — a recommendation that ignores any of these isn't a plan, it's a pitch. Suitability isn't a courtesy; it's a regulatory requirement in annuity recommendations. A real advisor will gather your full picture before naming a single product, and will show you the math for *your* numbers, not an average.

WHY IT MATTERS — The best strategy in the world is wrong if it's wrong for you. The right process starts with your situation, not a product brochure.

YOUR NEXT STEP

Want these seven answered for your accounts?

Book a free 20-minute Retirement Income Review. We'll map your current accounts against a protected-growth strategy, answer all seven questions with your real numbers, and give you an honest answer — even if that answer is "you're already in good shape."

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