

What's next with your 401(k)?

We can help you decide what to do with your retirement savings.

If you're no longer an active participant in your former 401(k) plan, you have some choices about what to do with your retirement savings.

- First, take a minute to [review your 401\(k\) account](#) to ensure your contact information is correct.

The decision you make with respect to your account could impact your long-term savings goals and how much you may owe in federal and state taxes, so regardless of how much you've saved, we encourage you to carefully evaluate your options.¹

Check out the benefits that come with each of your options:

	Money continues to grow for retirement	Allows you to keep contributing to your retirement savings	Allows you to combine retirement accounts	Avoids taxes and applicable penalties	Next Step
Leave your savings where it is ²	✓			✓	No action required
Roll your savings over to a Betterment or other Individual Retirement Account (IRA)	✓	✓	✓	✓	Start your Betterment IRA rollover online (or contact IRA provider of your choosing)
Transfer your savings to your current employer's plan	✓	✓		✓	Contact your current employer
Cash out your savings					Start your distribution online (see important note below)

An important note: Cashing out your savings should generally be a last resort; you will likely owe taxes on the cash you withdraw and you may be liable for early distribution penalties to the IRS. Plus, it means that your savings will no longer be growing for your needs in retirement.

Questions? [Get in touch](#).

¹ Your decisions apply to contributions you have made to the plan, plus earnings, as well as any employer contributions, plus earnings, that are vested and therefore fully owned by you. In addition, any outstanding plan loan must be paid in full within 30 days of the last date of employment or it will be considered to be in default and reported to the IRS as a taxable event.

² If your balance is below \$5,000, your plan may require you to take a distribution or will take action for you. Check with your employer.

Please note that Betterment is not a tax advisor and that this information is provided for informational purposes only.

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