



401(k) ROLLOVER DECISION GUIDE

Your Guide to Understanding Your Options and Making a Smart Decision for Your Future


- MORE CHOICES
- GREATER CONTROL
- STRONGER GROWTH POTENTIAL
- PROTECTION FOR YOUR FUTURE
- CONFIDENCE IN RETIREMENT

You've worked hard for your retirement.

Let's make sure your 401(k) works as hard for you.

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An educational guide to help you evaluate your options before you make an important decision about your retirement savings.

This guide is for educational purposes only and is not intended as investment, tax, or legal advice. See important disclosures on page 15.

PERSONALIZE YOUR PLAN

Complete the Financial Needs Analysis Intake on pages 17–18 to help identify your goals and build a plan that's right for you.

Understand Your Options | Make an Informed Decision | Build the Retirement You Deserve

Before You Move a Dollar, Understand the Decision

Leaving a job, retiring, or discovering an old workplace retirement account can create a deceptively simple question: “What should I do with my 401(k)?” The answer is rarely one-size-fits-all. A rollover can be appropriate in some situations, while keeping money in an employer plan can be preferable in others. The right decision depends on the plan you have, the account you are considering, your tax circumstances, your need for services and investment flexibility, and the legal and distribution features that matter to you.

The purpose of this guide is not to push you toward a rollover. It is to help you slow the decision down enough to compare the real alternatives. That matters because a rollover can change your fees, available investments, account services, creditor protections, withdrawal options, access to loans, and the way your retirement assets are managed.

The most important idea in this guide: “Can I roll this money over?” is a different question from “Should I roll this money over?” Eligibility is a rules question. Suitability is a personal decision question.

How to use this guide

☐ Read the four options before deciding which one sounds most attractive.

☐ Gather your current plan information, including its investment menu, fee disclosures, distribution rules, and any special features.

☐ Use the comparison worksheet to evaluate your current plan against any proposed destination account.

☐ Ask the questions in the advisor interview section before accepting a rollover recommendation.

☐ Review the final checklist before submitting any distribution or transfer paperwork.

A note about terminology

Throughout this guide, “401(k)” generally refers to an employer-sponsored defined contribution plan. Your actual plan may have different rules. “IRA” refers to an individual retirement account. “Direct rollover” generally means an eligible distribution is sent directly from the employer plan to the receiving eligible retirement plan or IRA rather than being paid to you personally.

The Four Common Paths for an Old 401(k)

When you leave an employer, you may have several choices. Your exact choices depend on your plan and circumstances, but the four paths below are common starting points for comparison.

1. Leave the money in the former employer's plan

If the plan allows you to keep your balance after leaving employment, you may be able to leave the account where it is.

Potential reasons to consider it: Access to the plan's existing investments and institutional pricing; ERISA protections that may apply to the plan; no immediate need to open a new account; possible plan-specific distribution features.

Questions to investigate: Does the plan charge former employees additional administrative fees? Are the investments still appropriate for you? Can you take partial withdrawals? How easy is beneficiary management? Are there plan features you would lose by moving the money?

2. Move the money to a new employer's plan

If you have a new employer plan and that plan accepts rollovers, you may be able to consolidate the old account into the new plan.

Potential reasons to consider it: Consolidation into one workplace account; continued employer-plan protections; easier oversight; access to the new plan's investments and services.

Questions to investigate: Does the new plan accept incoming rollovers? How do its total costs compare? What investment choices are available? What withdrawal or loan provisions apply?

3. Roll the money to an IRA

If the distribution is eligible, you may be able to move the account to an IRA.

Potential reasons to consider it: Broader investment selection in many cases; account consolidation; potentially different advisory, planning, custody, and withdrawal services; greater control over provider selection.

Questions to investigate: What is the all-in cost? What services are included? What protections differ from the employer plan? Will you lose access to a plan-specific investment, loan feature, or distribution rule? Is the IRA recommendation in your best interest after considering the alternatives?

4. Take a distribution

You may be able to receive some or all of the money directly, subject to plan rules and tax rules.

Potential reasons to consider it: Access to cash may be necessary in some circumstances.

Questions to investigate: How much would be taxable? Could an additional tax on early distributions apply? How much will be withheld? How would reducing retirement assets affect your long-term plan? Are there alternatives that preserve tax-deferred retirement savings?

Source note: IRS and U.S. Department of Labor materials describe rollovers to another retirement plan or IRA, distributions, and the importance of evaluating alternatives. See source notes at the end of this guide.

Rollover Mechanics: The Rules You Do Not Want to Learn the Hard Way

Direct rollover vs. a check paid to you

A direct rollover is generally the cleanest administrative path when you have decided to move eligible employer-plan money to another eligible plan or IRA. You instruct the plan administrator to send the distribution directly to the receiving account. When an eligible distribution from an employer plan is rolled over directly, mandatory 20% federal withholding generally does not apply.

By contrast, if an eligible rollover distribution from an employer-sponsored retirement plan is paid to you, the plan generally must withhold 20% for federal income tax. If you later want to roll over the full eligible amount, you generally must replace the withheld amount from other funds and complete the rollover within the applicable 60-day window.

Method	What happens	Main watch-out
Direct rollover	Plan sends eligible amount directly to receiving plan/IRA.	Verify payee instructions, account type, and receiving institution requirements.
Distribution paid to you	You receive the money; eligible plan distribution is generally subject to 20% mandatory federal withholding.	60-day deadline may apply; replacing withholding may be necessary to roll over the full eligible amount.

The 60-day rule

If a distribution is paid to you and is eligible for rollover, the IRS generally allows 60 days from the date you receive it to complete the rollover. Missing that deadline can cause the amount not rolled over to become taxable, subject to limited waiver or self-certification relief in qualifying circumstances. Do not treat the 60-day period as a planning buffer. If your intent is a rollover, consider arranging the receiving account and transfer instructions before requesting the distribution.

Not every distribution can be rolled over

Certain distributions are not eligible for rollover. Examples the IRS identifies include required minimum distributions, hardship distributions, corrective distributions, and certain periodic payments. Your plan administrator’s distribution notice should explain whether a distribution is eligible for rollover.

Pre-tax and Roth money require careful destination matching

A 401(k) may contain pre-tax contributions, designated Roth contributions, after-tax amounts, employer contributions, or multiple money sources. The tax result can depend on what type of money is being moved and where it is sent. A direct rollover of pre-tax assets to a traditional IRA or eligible pre-tax plan is generally designed to preserve tax deferral. Moving pre-tax money to a Roth IRA is generally a taxable conversion. Designated Roth plan money has its own rollover rules. Confirm the source and destination before signing forms.

Before requesting a distribution, ask: “What money sources are in my account, which amounts are eligible for rollover, and exactly how should the check or electronic transfer be titled to preserve the intended tax treatment?”

Five Rollover Tax Traps to Recognize Before You Act

Trap 1: Assuming the 20% withholding is the final tax bill

Withholding is a prepayment, not a final tax calculation. Your actual tax result depends on the distribution, rollover completion, other income, deductions, credits, and applicable additional taxes.

Trap 2: Rolling only the net check after 20% was withheld

If an eligible $100,000 plan distribution is paid to you and $20,000 is withheld, you may receive $80,000. If you roll over only $80,000, the $20,000 not rolled over may generally be taxable and may also be subject to an additional tax if an exception does not apply. To roll over the full $100,000 within the permitted window, you would generally need to replace the withheld $20,000 from other funds.

Trap 3: Ignoring early-distribution rules

If you are under age 59½, taxable amounts distributed and not rolled over may be subject to a 10% additional tax unless an exception applies. Some exceptions are account- and circumstance-specific, so do not assume an exception applies without checking.

Trap 4: Mixing up a rollover and a Roth conversion

Moving pre-tax retirement money to a Roth IRA is generally not a tax-free rollover. The taxable amount converted is generally included in income for the year. This can affect marginal tax rates, deductions, credits, Medicare-related costs, and other tax items.

Trap 5: Forgetting plan-specific tax opportunities

Employer stock, after-tax contributions, and certain distribution timing rules can create special tax considerations. If your account includes employer securities or after-tax basis, get qualified tax advice before initiating a rollover because an irreversible transfer may eliminate strategies that could otherwise be available.

Examples are simplified and for education only. Tax rules are complex and may change. Consult a qualified tax professional for advice about your facts.

The Seven-Factor Rollover Comparison

A strong rollover decision compares the existing plan with the proposed destination account across more than investment selection. Use these seven factors as your core decision framework.

1. Total cost

Compare plan administrative fees, investment expense ratios, advisory fees, platform or custody fees, transaction charges, and any other recurring or one-time costs. A lower headline fee can still produce a higher all-in cost if additional services or product expenses are added.

2. Investments

Compare the quality, diversification, cost, and suitability of the actual investment choices you would use - not simply the number of available investments. Employer plans may offer institutionally priced funds; IRAs may offer broader menus.

3. Services and advice

Ask what you receive for the cost: financial planning, investment management, tax-aware coordination, retirement income planning, beneficiary support, rebalancing, ongoing monitoring, or access to a professional. Confirm whether monitoring is actually included.

4. Withdrawal and liquidity features

Compare partial withdrawal rules, installment options, qualified plan loan rules, required distribution procedures, and ease of accessing funds. Leaving employment can affect loan treatment, and IRAs do not offer participant loans.

5. Legal and creditor protections

Employer plans covered by ERISA can have protections that differ from IRAs. IRA creditor protection can vary by federal bankruptcy law and state law. If asset protection is important, consult qualified legal counsel before moving funds.

6. Tax characteristics

Consider pre-tax, Roth, and after-tax money sources; potential conversions; employer stock; basis; and the timing of distributions. Tax consequences can outweigh small differences in investment fees.

7. Convenience and control

Consolidation can simplify recordkeeping, but simplicity alone does not make a rollover better. Consider online access, beneficiary administration, statements, service quality, and how many institutions you want to manage.

Side-by-Side Rollover Decision Worksheet

Complete this worksheet using actual plan documents and written information from the proposed receiving provider. If you cannot answer a line, treat that as a question to resolve before moving money.

Factor	Current / old 401(k)	New employer plan	Proposed IRA
Annual plan/admin fee	______________	______________	______________
Investment expenses	______________	______________	______________
Advisory/management fee	______________	______________	______________
Other recurring fees	______________	______________	______________
Investment options I would actually use	______________	______________	______________
Professional advice included?	______________	______________	______________
Ongoing monitoring included?	______________	______________	______________
Partial withdrawals allowed?	______________	______________	______________
Installment distributions?	______________	______________	______________
Loan feature available?	______________	______________	______________
Creditor-protection considerations	______________	______________	______________
Beneficiary flexibility	______________	______________	______________
Roth / pre-tax treatment	______________	______________	______________
Employer stock or special tax issue?	______________	______________	______________
Ease of consolidation and access	______________	______________	______________

Tip: Ask for dollar estimates, not just percentages. For example, “Based on my current balance, approximately how many dollars would I pay during the first year under this option?”

12 Questions to Ask Before Accepting a Rollover Recommendation

1. Why are you recommending that I move money out of my current employer plan rather than leave it there?

Notes: ____

2. What alternatives did you compare, including leaving the money in the current plan or moving it to a new employer plan?

Notes: ____

3. What are my current plan's total costs, and what will my total costs be after the rollover?

Notes: ____

4. If the new arrangement costs more, exactly what additional services or benefits am I receiving for that higher cost?

Notes: ____

5. How will you be compensated if I roll the money over? Will you receive an advisory fee, commission, revenue sharing, insurance compensation, referral payment, or other compensation?

Notes: ____

6. Are you acting as a fiduciary when giving me this rollover recommendation? If so, will you provide the reasoning for the recommendation in writing?

Notes: ____

7. What investments or plan features would I lose by leaving my 401(k)?

Notes: ____

8. What new investments or services would I gain, and why are they relevant to my needs?

Notes: ____

9. How do creditor protections and bankruptcy protections compare between my current plan and the proposed IRA?

Notes: ____

10. Would the rollover affect any special tax strategy, employer stock treatment, early-withdrawal exception, or other plan-specific rule that might matter to me?

Notes: ____

11. Who will monitor the account after the rollover, how often will it be reviewed, and what exactly is included in the ongoing service?

Notes: ____

12. If I decide not to roll over, can you still help me with my broader retirement planning?

Notes: ____

A recommendation should make sense after you understand both sides of the trade. “More investment choices” or “everything in one place” may be benefits, but they are not substitutes for a documented comparison of costs, services, features, risks, and alternatives.

Situations That Deserve Extra Attention

You are between ages 55 and 59½

Some employer-plan distributions after separation from service may qualify for an exception to the 10% additional tax that would not apply the same way after moving the money to an IRA. If you may need withdrawals before age 59½, investigate this before a rollover.

Your account holds employer stock

A distribution involving employer securities can raise special tax rules, including potential net unrealized appreciation considerations. The right analysis can be highly fact-specific. Do not roll employer stock blindly.

Your 401(k) contains after-tax contributions

After-tax basis can affect rollover routing. Different destinations may be available for pre-tax and after-tax components. Get the breakdown from the plan and confirm tax treatment before transferring.

You have an outstanding 401(k) loan

Leaving employment can change how the plan handles the loan. A plan loan offset may have different tax and rollover timing rules than a normal cash distribution. Review the plan and tax rules before taking action.

You are approaching required minimum distribution age

Required minimum distributions generally are not eligible for rollover. If an RMD is due, the sequencing of a distribution and rollover can matter.

You are considering a Roth conversion

A conversion may create current taxable income. Model the tax effect before converting, especially if a large conversion could affect other tax-sensitive items.

Creditor protection is important to you

ERISA-covered employer plans can offer protections that differ from IRA protections. State law may matter for IRA protection outside bankruptcy. This is a legal issue, not merely an investment issue.

You hold guaranteed or restricted plan investments

Stable value funds, guaranteed accounts, annuity features, or other plan-specific options may not transfer on the same terms. Understand what would be surrendered or changed.

A Safer Rollover Process: From Decision to Completion

Step 1 - Gather documents

Collect the latest account statement, Summary Plan Description if available, fee disclosure, investment menu, distribution packet, beneficiary information, and any loan details.

Step 2 - Identify money sources

Determine whether the account includes pre-tax, Roth, after-tax, rollover, employer contribution, employer stock, or other sources.

Step 3 - Compare all realistic destinations

Evaluate staying in the old plan, the new employer plan if available, and any proposed IRA. Include costs, services, investments, protections, and withdrawal rules.

Step 4 - Resolve tax and legal issues

If you have employer stock, after-tax basis, an outstanding loan, early-withdrawal needs, creditor-protection concerns, or a potential Roth conversion, get qualified advice before requesting a distribution.

Step 5 - Open the receiving account correctly

Make sure the account registration and tax type match the intended transfer. Confirm whether the receiving institution needs a letter of acceptance or other paperwork.

Step 6 - Request a direct rollover when appropriate

If you have decided to roll eligible assets, ask the plan administrator for direct-rollover instructions. Verify the check payee or electronic transfer details carefully.

Step 7 - Track the transfer

Record dates, confirmation numbers, check numbers, mailing details, and contact names. Follow up until the receiving account shows the funds.

Step 8 - Invest intentionally

A rollover can arrive as cash. Do not assume the assets will automatically be invested. Confirm your investment allocation after the transfer settles.

Step 9 - Save tax documents

Keep Form 1099-R and receiving account records with your tax files. A rollover may be reportable even when it is not taxable.

Step 10 - Review beneficiaries and estate coordination

A new account may require a new beneficiary designation. Confirm primary and contingent beneficiaries after the transfer.

Final Decision Checklist

Do not initiate the move until you can check the boxes that apply to your situation.

☐ I know all the options my current plan makes available to me.

☐ I know whether my new employer plan accepts rollovers.

☐ I have compared the all-in costs of the current plan and the proposed destination.

☐ I understand which investments and plan features I would lose by moving the money.

☐ I understand which investments and services I would gain.

☐ I have compared withdrawal flexibility and loan availability.

☐ I have considered the difference in creditor protections.

☐ I know whether my account contains Roth money, after-tax basis, employer stock, or an outstanding loan.

☐ I have checked whether any special early-withdrawal rule could be lost by rolling to an IRA.

☐ I understand whether any part of the transaction will be taxable.

☐ I know whether the distribution is eligible for rollover.

☐ If rolling over, I know exactly how the receiving account should be titled and how the funds should be sent.

☐ I understand the 60-day rule if any money will be paid directly to me.

☐ I understand the 20% mandatory withholding rule for eligible employer-plan distributions paid to me.

☐ I have asked how any professional recommending the rollover will be compensated.

☐ I have received a clear explanation of why the recommendation is better for me than the available alternatives.

☐ I know what ongoing service and monitoring I will receive after the move.

☐ I have confirmed what I need to do with beneficiaries after the transfer.

Decision rule: If you cannot explain in plain English why the proposed destination is better for your situation after considering costs, services, investments, protections, withdrawal features, taxes, and alternatives, you probably need more information before signing.

Your Next Step: Get a 401(k) Rollover Options Review

Your retirement money may represent decades of work. A rollover decision deserves more than a generic answer.

A 401(k) Rollover Options Review is designed to help you organize the facts, understand the alternatives available through your plan, identify questions that deserve attention, and compare the current account with potential destinations. The goal is not to make the decision for you. The goal is to help you make a more informed one.

Bring these items to your review

☐ Your most recent 401(k) statement

☐ Your plan fee disclosure or investment menu, if available

☐ Any rollover/distribution packet from the former employer

☐ Information about your new employer plan, if applicable

☐ A list of questions or concerns you want addressed

Before your review, complete the Financial Needs Analysis Intake included at the end of this PDF so your conversation can focus on the goals, assets, income, debts, protection needs, and retirement priorities most relevant to you.

REQUEST YOUR COMPLIMENTARY 401(k) ROLLOVER OPTIONS REVIEW

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No obligation. Educational conversation. Your options first.

Before publishing, replace placeholders and add all firm-specific disclosures, licensing information, Form CRS/ADV references, privacy language, communication-consent language, and any broker-dealer or investment-adviser disclosures required for your business and jurisdiction.

Important Disclosures and Source Notes

Educational-use disclosure

This guide is for general educational and informational purposes only. It is not individualized investment advice, tax advice, legal advice, or a recommendation to roll assets out of an employer-sponsored retirement plan. A rollover is not appropriate for every investor. Available alternatives may include leaving assets in a former employer's plan, moving assets to a new employer's plan if permitted, rolling eligible assets to an IRA, or taking a distribution. Each alternative may have different fees, investment options, services, tax consequences, withdrawal provisions, creditor protections, and other features.

Tax laws and retirement-plan rules are complex and can change. Your plan may impose rules that differ from the general concepts described here. Consult your plan administrator and appropriately qualified financial, tax, and legal professionals before acting.

Primary public sources consulted

- Internal Revenue Service, “Rollovers of retirement plan and IRA distributions,” including direct rollover, trustee-to-trustee transfer, 60-day rollover, and withholding explanations.
- Internal Revenue Service, Topic No. 413, “Rollovers from Retirement Plans,” including mandatory withholding and additional-tax considerations.
- Internal Revenue Service, “401(k) Resource Guide - Plan Participants - General Distribution Rules,” including rollover eligibility and distributions generally not eligible for rollover.
- Internal Revenue Service, “Rollover Chart,” showing permitted rollover destinations among common retirement account types and tax-treatment notes.
- U.S. Department of Labor, Employee Benefits Security Administration, “Choosing the Right Person to Give You Investment Advice,” including rollover questions about fees, investments, services, distribution options, and protections.
- U.S. Department of Labor, Employee Benefits Security Administration, “A Look at 401(k) Plan Fees,” emphasizing that fees are important but should be considered alongside services, investment risk, and return.

Public-source links current as of August 20, 2026: irs.gov and dol.gov. Verify current rules before publication or use in a regulated sales process.

Firm-specific compliance checklist before publishing

☐ Insert legal business name and approved brand name.

☐ Insert required securities/insurance licensing disclosures.

☐ Add Form CRS/ADV or broker-dealer references if applicable.

☐ Add privacy policy and marketing/communication consent language to any lead form.

☐ Have compliance review all claims, testimonials, comparisons, hypothetical examples, and CTA language.

☐ Confirm the guide does not imply that a rollover is inherently superior to leaving assets in a plan.

☐ Confirm any “complimentary” review description accurately reflects the service and compensation model.

FINANCIAL NEEDS ANALYSIS INTAKE

Household Information

Client Name ______________________________ M / F Age _____ DOB ______________

Phone ____________________________ Email ______________________________________

Spouse Name ______________________________ M / F Age _____ DOB ______________

Phone ____________________________ Email ______________________________________

Home Address: ____
City State Zip Code

Dependents

Name ____________________________________ M / F DOB ______________ Age _____
Name ____________________________________ M / F DOB ______________ Age _____
Name ____________________________________ M / F DOB ______________ Age _____

Goals & Dreams

When was the last time you reviewed your family's financial goals? ____________________________________

How much income do you currently make a month? ________________

Do you anticipate needing more, less, or the same at retirement? ☐ More ☐ Less ☐ Same

How much would you be willing to put away to accomplish that? ________________

If we are able to help you achieve that, would you be willing to do business with us? Y / N

Please select those goals you would like to accomplish by indicating the Level of Importance: 1 = Very Important. 2 = Somewhat Important

EXAMINE YOUR FINANCIAL POSITION
______ Track your income and expenses
______ Build savings for emergencies
______ Manage Debt
______ Know Net Worth

RETIREMENT PLANNING
______ Plan adequate retirement income
______ Analyze current sources and uses of income
______ Review investment portfolio and develop appropriate strategy

MANAGING RISKS
______ Plan adequate income for survivors
______ Review current policies for accurate coverage *(life, disability, LTC)*
______ Provide business continuity or liquidation

MANAGE INCOME TAXES
______ Projecting potential taxes
______ Develop tax planning strategies
______ Resolve tax issues
______ Coordinate personal and business taxes

WEALTH ACCUMULATION
______ Fund future education expenses
______ Save for a special purpose ___________
______ Develop an investment strategy

WEALTH PRESERVATION
______ Explore techniques to preserve estate
______ Explore business succession strategies
______ Establish will, trust, POA, and healthcare surrogate

Income

Name of Source	Gross Amount	Net Amount	Taxes	Other Deductions
	☐ Weekly ☐ Bi-Weekly			
	☐ Weekly ☐ Bi-Weekly			

Expenses

Essential Expenses				**Lifestyle Expenses**	
Mortgage/Rent		Auto Loan Payment		Personal Care	
Electric		Auto Insurance		Entertainment	
Water		Gas		Shopping	
Cable/Internet		Auto Repair		Allowances	
Taxes/Insurance		Grocery		Subscriptions	
Household Items		Tithes/Offering/Charity		Eating Out	
Kids/Childcare		Health (Prem./Copay)		Other	
Phone		Other ____________			
				TOTAL	

Do you normally have surplus or deficit at the end of the month? ________________

What is your biggest threat to your financial security? ____

Debts

Type	Lender	Balance	Interest	Credit Limit	Minimum Payment	Actual Payment
Mortgage						
Auto Loan						
Auto Loan						
Student Loan						
Student Loan						
Credit Card						
Credit Card						
Credit Card						
Other ____________						

Protection

Insured	Owner	Type	Face	Premium	Provider
		WL / UL / IUL / VUL / Term			
		WL / UL / IUL / VUL / Term			

Debt ____________ Final Expense ____________ Do you have? ☐ Disability

Income ____________ Other ____________ ☐ LTC

Mortgage ____________ ☐ Will / POA / Trust

Education ____________ **TOTAL NEED:** ______________

Asset Accumulation

TAX NOW				TAX LATER				TAX FREE			
Asset Name	**Ret.**	**Balance**	**Contrib.**	**Asset Name**	**Ret.**	**Balance**	**Contrib.**	**Asset Name**	**Ret.**	**Balance**	**Contrib.**
Mutual Fund				401k/403b/457				Roth IRA			
	☐				☐				☐		
	☐				☐				☐		
Stocks				Traditional IRA				Roth 401k			
	☐				☐				☐		
	☐				☐				☐		
CD / MMA				Annuities				Municipal Bond			
	☐				☐				☐		
	☐				☐				☐		
Savings/ Bonds				TSP/ State Retirement Plan				Cash Value Life			
	☐				☐				☐		
	☐				☐				☐		

Check all that are important to you: ☐ Liquidity. ☐ Taxation. ☐ Safety ☐ Transferability. ☐ Income ☐ Control

Retirement Planning

	Client	Spouse
Desired Retirement Age		
Desired Monthly Income		
Include Social Security	☐	☐

What is your biggest concern regarding retirement?

____

____

Anticipated Income

Client

		Amount	
Pension			☐ Monthly ☐ Annually
Social Security			☐ Monthly ☐ Annually
Annuity			☐ Monthly ☐ Annually
Other			☐ Monthly ☐ Annually

Spouse

		Amount	
Pension			☐ Monthly ☐ Annually
Social Security			☐ Monthly ☐ Annually
Annuity			☐ Monthly ☐ Annually
Other			☐ Monthly ☐ Annually

How much do you feel you can save towards your monthly goals? ______________________

Next Appointment ____________________ Client Signature ________________________ Date ____________