

It's your money. Know your options.

Take control of your benefits.

Fidelity is here to help you understand the options for your retirement savings. Your decisions may have a significant impact on how much you pay in taxes or penalties as well as on the financial resources you'll have in retirement, so it's important to choose the option that makes the most sense for your situation.

There are four options available for your retirement savings. Use the chart below to help determine which option may be right for you, in light of your specific needs and situation. As you consider your choices, know that Fidelity is committed to helping you manage through your transition.

Understand Your Options for Your Old 401(k)

	Leave your money in your former employer's plan	Roll over your money to an IRA	Roll over your money to your new employer's plan	Take your money in cash
Maintenance of Tax-Deferred Savings*	✓	✓	✓	
Investment Options	Varies by plan with potential for Low-Cost Institutional Investments	Varies by IRA	Varies by plan with potential for Low-Cost Institutional Investments	
Fees and Expenses	Varies by Plan	Varies by IRA	Varies by Plan	
Asset Protection from Creditors	✓	Protection under federal bankruptcy law; state law protection varies by state ¹	✓	
Potential to Take Penalty-Free Distribution at Age 55 ²	✓		✓	
Potential to Defer Required Minimum Distributions if You Are 72.**			✓	
Ability to Continue Tax-Deferred Contributions		✓	✓	
Immediate Access to Cash				✓
If You Hold Appreciated Employer Stock in Your Plan	Consider whether you may benefit from special tax treatment available for this stock ("Net Unrealized Appreciation"). Consult your tax advisor for more information.			

*Distributions from your employer plan or IRA will be taxed as ordinary income in the year of distribution. If you are under age 59½, the taxable portion of a distribution from an employer plan or IRA is subject to a 10% early withdrawal penalty unless you qualify for an exception.

**The change in the MRD age requirement from 70½ to 72 only applies to individuals who turn 70½ on or after January 1, 2020. Please speak with your tax advisor regarding the impact of this change on future MRDs.

¹Consult your legal advisor for more detailed information.

²You may take penalty-free distributions from a qualified employer plan if you terminate employment after reaching age 55.

Be sure to consider all of your available options and the applicable fees and features of each before moving your retirement assets.

We're here to help.

Whether you choose to leave your money in your plan or move it elsewhere, we're here to help as much as you need. We've appreciated being able to call you a Fidelity customer. And we remain committed to helping you reach your long-term financial goals. For more information, we invite you to:

- **Call**

For help on choosing the distribution option that is right for you, call 866-811-6045 to speak with a Fidelity Representative.

- **Click**

Go to www.netbenefits.com, where you can access your account details and a variety of useful online tools.

- **Learn**

Learn more by attending an online workshop. For a list of offerings, or to register online, please log in to <http://webworkshops.fidelity.com>.



Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.