



# What's yours is yours

## Take control of your benefits.

Leaving a job can seem overwhelming, especially if you weren't expecting it. As you say goodbye to your workplace, don't forget about your retirement savings plan. You're in charge of that money, and Fidelity is here to help you understand your options.

The chart below summarizes the options available to you. As you review it, keep in mind your specific needs and goals so you can make a smart decision for your future, and let us know how we can help.

### Your options for your retirement savings

	Leave where it is	Roll over to an IRA	Roll over to your new employer's plan	Take in cash
<b>Tax-deferred savings</b>	✓	✓	✓	
<b>Continue tax-deferred contributions</b>		✓	✓	
<b>Investment options</b>	Vary by plan; may have lower-cost or plan-specific investment options	Vary by IRA; may have a wider range of investment options	Vary by plan; may have lower-cost or plan-specific investment options	
<b>Fees and expenses</b>	Vary by plan	Vary by IRA	Vary by plan	May be subject to federal and state income taxes and a 10% early withdrawal penalty if under 59 1/2 years old*
<b>Protection from creditors</b>	✓	Protection under federal bankruptcy law; state law protection varies by state <sup>1</sup>	✓	May be subject to federal and state income taxes and a 10% early withdrawal penalty if under 59 1/2 years old*
<b>Take penalty-free distribution at age 55<sup>2</sup></b>	✓		✓	
<b>Defer RMD at age 73</b>			✓	
<b>Immediate access to cash<sup>†</sup></b>				✓

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



## We're here for you.

Whether you choose to leave your money in your former employer's plan or move it somewhere else, we're ready to help you reach your goals. Here's how to get assistance.



### Go to [NetBenefits.com](https://netbenefits.com)

Check your balance and find resources for managing your money. And go to [NetBenefits.com/Profile](https://netbenefits.com/Profile) to make sure your account information and personal email address are correct so you receive updates about your account.



### Watch a video

Learn how to make the most of your benefits in this informative 11-minute video: [Fidelity.com/SafeGuarding Retirement](https://fidelity.com/SafeGuardingRetirement).



### Attend a workshop

This [on-demand workshop](https://brainshark.com/FidelityEMG/TransitionNextSteps) covers what to consider during a job transition: [brainshark.com/FidelityEMG/TransitionNextSteps](https://brainshark.com/FidelityEMG/TransitionNextSteps)



### Call 866-811-6045

A Fidelity representative can help you choose the distribution option that's right for you.



\*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.

<sup>1</sup>Consult your legal advisor for more detailed information.

<sup>2</sup>You 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.

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.

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