WHAT HAPPENS TO MY RETIREMENT PLAN WHEN I LEAVE **[COMPANY NAME]?**

How you choose to handle your retirement plans when you change jobs will have a lasting impact on the size of your nest egg and ultimately on the type of retirement you can enjoy.

**When you leave [company name], you generally have four options for handling the money in your retirement plan:**

**1. LEAVE THE MONEY IN THE PLAN.**

You can leave your money in the plan as long as your account balance is above $5,000. Your retirement balance will continue to grow tax-deferred and you will have access to participant services, including web-site, phone, and quarterly statements in the mail.

**2. TRANSFER THE MONEY TO YOUR NEW EMPLOYER’S PLAN.**

If you are going to another employer, check with their HR, as each plan has its own rules for what assets it will accept.

**3. TAKE THE MONEY AS CASH.**

The downside is that you’ll pay substantial federal and state taxes, in addition to a 10% penalty tax if you’re under age 59½ not to mention putting your future retirement needs at risk.

**4. ROLL OVER THE MONEY INTO AN INDIVIDUAL RETIREMENT ACCOUNT (IRA).**

With an IRA tax benefits are preserved (i.e., taxes on your earnings are deferred until withdrawals taken at retirement).

For more information please contact Thomas Padilla our retirement plan consultant at [610-254-0451 or tpadilla@tp-advisory.com].

In addition to the options listed here, there may be other options available. You should also consider your other options before rolling over retirement savings. Consider the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. [Services offered through TP Investment Advisory Services, LLC, a registered investment adviser with the state of Pennsylvania. This message and any attachments contain information which may be confidential and/or privileged and is intended for use only by the addressee(s) named on this transmission. If you are not the intended recipient, or the employee or agent responsible for delivering to the message the intended recipient, you are notified that any review, copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately by e-mail or by telephone and (ii) destroy all copies of this message. If you do not wish to receive marketing emails from this sender, please send an email to thomaspadilla@comcast.net or a postcard to 1053 Croton Rd., Wayne, PA 19087ACR#190091 05/16