

Consider the advantages of consolidating your retirement savings

If you are changing jobs, leaving the workforce or planning to retire, you probably have one or more 401(k)s, 403(b)s or pension plans at former employers. You may even have individual retirement accounts (IRAs) at multiple financial institutions. Like most people, your retirement savings probably represents the majority of your assets, from years of hard work.

Maximizing the potential of these savings to help you achieve your retirement goals requires planning, expertise and the benefit of professional guidance.

If you are at a key retirement decision point or have not recently reviewed your progress toward achieving your retirement goals, now may be a good time to have a conversation to explore your alternatives. One strategy to consider is rolling over or transferring your assets into an IRA. Rollover IRAs offer the benefits of simplified account management, a variety of investment choices and a complete picture of your retirement assets. There are many considerations in rolling assets from your former employer's plan to an IRA. Key decision points include investment options, fees, services available and other considerations that are unique to you.

Your advisor can provide information to help you make a rollover decision and then assist you with the rollover or transfer process. You should keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Call today to make the most of your retirement savings.

© 2014 Pershing LLC. Pershing LLC, member FINRA, NYSE, SIPC, is a subsidiary of the Bank of New York Mellon Corporation. Trademark(s) belong to their respective owners. The products and services described are offered to you by your financial organization, not directly by Pershing LLC.

