



January 2019

SHOULD YOU ROLLOVER?

If you still have a balance in another employer's 401(k), profit sharing or 403(b) plan, you may want to move it to your new employer's plan or to an individual retirement account. Consolidating your retirement accounts can help simplify your life, and your employer's plan may have better investments and/or lower expenses; but, be sure to consider several factors when making this decision, including:

- How do your plan's investment options compare to the investments available through your previous employer's plan or IRA? Contact us for help with this assessment.
- Are the fees and expenses of your current employer's plan higher or lower? Obtain each plan's latest fee disclosure to compare fees charged by providers as well as expenses charged by mutual funds or other investment managers. Be aware that some employers pay recordkeeping/management fees for you while you're an active employee

but not after you leave the company. Also beware that for the same mutual fund you may pay a higher annual "expense ratio" in one plan than you do in the other.

- Will you have to pay significant fees/penalties for rolling out of your prior plan?
- Are there features in your new plan that may be useful to you such as loans or in-plan Roth conversions?
- Are there distribution restrictions in one plan that aren't in the other? For example, your employer's plan may allow you to take partial withdrawals whereas your old plan may require that you take all or nothing.
- Does your plan give you access to an advisor and/or tools to help you with investment decisions?
- Are your funds currently in a traditional IRA, Roth IRA, SIMPLE IRA or SEP IRA? Moving these assets to a qualified plan such as a

401(k), 403(b) or profit sharing plan will give you greater protection from creditors under federal ERISA law.

- Will your rollover dollars help increase the plan assets enough to qualify the plan for a reduction in annual fees? When your plan's assets grow and reach certain milestones, Trust Company's fees are automatically reduced, which will save money for you, your fellow coworkers, and/or your employer.

HOW TO ROLLOVER

Here are the steps to rollover to your employer's plan with the Trust Company of Illinois:

1. Contact us at participant@tcwealthpartners.com or (630) 584-4822 to help you:
 - a. Confirm that your account is rollover eligible and that your employer's plan will accept the rollover,
 - b. Determine if a rollover is in your best interest, and/or

- c. Obtain an Enrollment/Rollover Contribution form and an Investment Election form for your current employer's plan. Forms are also available online by accessing your account at www.my401kaccount.com. After you log in, click on the "Forms & Reports" menu. Select "Forms". Then select "Enrollment Forms".
2. Contact your previous plan's record keeper or custodian. This is

usually the company that provides your statements. Tell them you want a Direct Rollover Distribution with the check addressed to:

Trust Company of Illinois as Trustee
for (Company/Plan Name)
FBO (Your Name)
1901 Butterfield Road, Suite 1000
Downers Grove, IL 60515

3. Complete your new plan's Enrollment/Rollover Contribution

Form and the Investment Election Form. Have your employer sign these forms and send them to Trust Company of Illinois. Forms can be emailed to participant@tcwealthpartners.com or faxed to (630) 960-4623.

Please do not hesitate to contact us for assistance. Full rollover instructions are also available at <http://tcwealthpartners.com.com/Latest/RolloverInstructions> ■

Investment advisory services provided through TC Wealth Partners, LLC, an investment advisor registered with the U.S. Securities and Exchange Commission. Trust services and retirement plan services are provided by the Trust Company of Illinois, a trust company chartered by the Illinois Department of Financial and Professional Regulation. Past performance is not indicative of future results.