

FAQS FOR PLAN PARTICIPANTS
How to Make
Rollovers from the Plan
(When You Leave the Company)

When you leave your job there are many important decisions that you need to make regarding your benefits, including your 401K account. Understanding and making the most appropriate tax and investment decisions is crucial and as you know, your employer is not allowed to provide tax, legal or investment advice as a matter of regulation and policy.

However, **EPIC Retirement Services Consulting** is available to help you make the best decision. We urge you to call us at 888-558-3742 to discuss the choices that you have regarding your 401K account. Some general FAQs....

- You can leave your funds in the 401K account as is (if your balance is greater than \$5,000, your employer may not distribute the funds without your permission). The money will continue to be invested and you will be able to continue tracking your investments and make changes. However, you will not be allowed to contribute new money to the account.
- You may choose to roll your account over into an IRA or your new company 401K Plan.

It is important to note that if you are younger than 59-1/2 and you withdraw the monies from your account you will incur a 10% penalty, a 20% withholding and regular income taxation on the distribution.

You need to know what choices are available to you and how to accomplish the end result that you want. We urge you to call an **EPIC** representative for help to ensure that you make the right choice.