



Vestwell 401(k) Information for Former Employees



I'm leaving my company. What options do I have for my Vestwell retirement plan?

While your retirement funds are yours to do with what you'd like, here are some things to know.

1

CASH OUT

Cashing out before retirement age can lead to penalties and tax implications. Contact your advisor for questions about contribution limits and early withdrawals.

2

ROLL OVER INTO YOUR NEW PLAN

By rolling over, you're saving for your future and your money continues to grow tax-deferred.

3

ROLL OVER TO AN IRA

Please note that IRAs do not provide loans and the amount rolled over will become subject to the tax rules of an IRA.

4

ROLL OVER TO A ROTH IRA

A special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed.

5

LEAVE YOUR FUNDS WITH VESTWELL

Vestwell fees are below industry benchmarks and Vestwell does not receive any indirect revenue for services provided for your plan.

How do I submit a withdrawal, loan or rollover request?

On your Retirement Summary page click on 'Withdrawals & Rollovers'. The drop down menu will provide these options. Once you make your selection, the portal will walk you through the step-by-step process.

