



If you're considering a cash-out, know your options first.



RETIRE WITH CONFIDENCE®

When you move to a new job or approach retirement, you have an important decision to make about your retirement savings. If you're considering a cash-out, you should understand all your options.

UNDERSTAND YOUR OPTIONS*

Keep your savings in your current plan: Your savings can remain tax-deferred, and you'll avoid paying current taxes and penalties.

Roll over to your new employer's plan: If your new employer allows rollovers, your savings would stay tax-deferred and you would avoid current taxes and penalties.

Roll over to a Traditional Individual Retirement Account (IRA): You can keep your savings tax-deferred and avoid paying possible penalties.

Roll over to a Roth IRA: You'll pay some taxes now, but if you maintain your Roth IRA for five years and meet other rules, all distributions will be tax-free.

Cash out: With this option, you receive immediate access to savings, but you may have to pay current taxes and possible penalties.

WHAT YOU CAN DO NOW

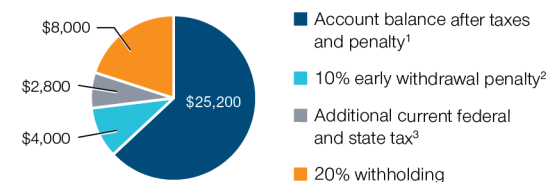
Log in to your account at rps.troweprice.com for resources to help you understand your options. For more information, call your plan's toll-free number.

CONSIDER THIS EXAMPLE

Let's say you have \$40,000 in your workplace retirement account and you're weighing whether to take the money or keep it invested for retirement.

If you cash out: You'll pay taxes as well as potential penalties now and risk reducing your retirement nest egg over time.

The cost of cashing out \$40,000:



¹ Actual check received will be \$32,000. The figure \$25,200 is net of the assumed tax rate and the application of a 10% penalty.

² If you are under age 59½, a 10% penalty may apply.

³ Assumes a tax rate of 27% (federal and state) in the year of distribution.

This chart is for illustrative purposes only and is not intended to demonstrate the future results of any investment.

This chart assumes that none of the savings in the retirement plan account include Roth contributions, and it does not address the effect of rolling over to a Roth IRA.

*When deciding between an employer-sponsored plan and an IRA, there may be important differences to consider, such as range of investment options, fees and expenses, availability of services, and distribution rules (including differences in applicable taxes and penalties).

Connect with us.

We'll help you feel confident about saving and investing for your retirement.



YOUR RETIREMENT PLAN WEBSITE

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DEDICATED REPRESENTATIVES

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