



# Financially Speaking

Presented by

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CERTIFIED FINANCIAL PLANNER™ practitioner

## TIME TO CONSOLIDATE?

If you have managed to save a significant amount of retirement money in various IRAs and 401(k)s over the years, you are to be congratulated. On the other hand, if you are nearing retirement age, consider all the bookkeeping that will be involved when you begin to withdraw money from traditional IRAs and 401(k)s, and you have to keep track of the tax bill for each one. Better to consolidate your retirement accounts and reduce the paperwork. In addition, consolidating your money can spare you the annual fees that many funds and brokerages charge on IRAs worth less than \$5000. Transfer all your retirement money into a single account and you may well qualify for a fee waiver.

If you are nearing retirement, you may be seeking a way to consolidate your retirement accounts and possibly a more conservative approach to your investments. We have 15 years of experience providing sound financial advice and superior service to individuals. To learn how to build and conserve your wealth,

call us at **410-692-9870** or toll free at **866-643-5377** to schedule a free one-hour consultation or to learn about our upcoming seminars. The office is located in Suite 120 at 3739 Federal Hill Road in Jarrettsville.

P.S.: If you transfer your IRA without taking possession of the money, you have 60 days to reinvest the IRA funds. Otherwise, you incur a tax bill and a possible ten percent early-withdrawal penalty.

**Upcoming Seminars:** Oct. 18th 6 p.m., Oct. 19th 11:30 a.m. Held at The Main Street Tower, 29 South Main Street, Belair, MD, 21014. Please call Theresa at 410-879-7588 to reserve a seat.

Please email any questions or comments to:  
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