

Rollover Center

	Option 1: Roll Over to an Heirloom Wealth Management IRA	Option 2 : Roll Over to New Employer Plan	Option 3: Stay in Previous Retirement Plan
Investment choices	Nearly limitless, you may work with your advisor to tailor your investments to your specific goals. Select from a wide range of options including stocks, mutual funds, ETF's and FDIC insured CD's. Costs depend on underlying investments and may also include an advisory fee or other costs.	Your options are limited by the plan's investment choices. Some plans have low cost investment options. There may be additional expenses.	Your options are limited by the plan's investment choices. Some plans have low cost investment options. There may be additional expenses.
Can I continue contributing?	Yes	Depends on the plan	Depends on the plan
Is consolidation of multiple accounts and option?	Yes	Yes	No
What if I hold appreciated employer stock in the plan?	Special tax treatment may be available for Net Unrealized Appreciation "NUA", consult a tax advisor for more info	Special tax treatment may be available for Net Unrealized Appreciation "NUA", consult a tax advisor for more info	Special tax treatment may be available for Net Unrealized Appreciation "NUA", consult a tax advisor for more info
Are my assets protected from creditors?	Federal protection applies, but state law varies	Yes	Yes

Loans and Withdrawals:

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Is my account eligible for loans?	No	Depends on Plan	Depends on Plan
Can I withdraw penalty free for a qualifying first home purchase or college expenses?	Yes	No	No
Can I defer required minimum distributions past age 70 ½?	No	Yes	No