Clarity Wealth Management's P&G Essentials

The PST Maximizer™

"Growth and profit are a product of how people work together."

- Ricardo Semler

As an employee of Procter and Gamble, a valuable benefit you've accrued over the years has been the contributions that P&G has made to the company profit sharing plan. When it's time to leave the company, you have a major choice in terms of what to do with your personal PST balance. Do you leave it with P&G and take advantage of the low-cost fund choices? Do you roll it over to an IRA? Do you take a direct distribution of stock out of the plan to take advantage of the Net Unrealized Appreciation rules? Do you do some combination of the above?

We have developed The PST Maximizer™ process to help answer these questions relating to this very important aspect of your financial well-being. If you're like most clients, the PST plan balance may be your major asset and the very cornerstone of your retirement savings plan. The decisions on how to best structure these funds, how to best invest, how much risk is acceptable, and how much return is required are often some of the most important decisions you'll make in a lifetime. At Clarity Wealth Management, we are intimately familiar with the myriad of decisions and time deadlines you face as you transition from P&G to your next adventure. While you'll only retire or separate from P&G once in your life, given our extensive experience with P&G employees and retirees, we've essentially retired from P&G many times. We have the experience and technical know-how to help guide you seamlessly through this process.

Utilizing The PST Maximizer™, we'll help you think through the various considerations you need to think through as you walk the retirement or separation path and will help ensure that you make the very best possible choices for you and your family.

Learn more at www.ClarityWealth.org

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Answers the Questions

- Should I keep my money in the PST Plus Program or roll it over to an IRA?
- Should I utilize the qualified lump sum distribution method?
- If I utilize the qualified lump sum distribution method, what are the Net Unrealized Appreciation (NUA) rules and how do I take advantage of them?
- Can I do a combination of different distribution methods?
- What are the advantages and disadvantages of keeping my money in the PST Plus Program vs. rolling over to an IRA vs. taking a lump sum?
- What are the cost differences? What levels of service and advice can I expect?
- How do the decisions I make concerning my PST Plus account or Rollover IRA account or lump sum distribution tie in with the rest of my retirement and risk management goals?
- What are the other considerations I should be thinking about in addition to the investment choices, tax ramifications, costs, service levels, complexity, and management issues?

Jay Finke is a registered representative of Lincoln Financial Advisors.

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