

## IRA CONSOLIDATION – IS IT THE RIGHT MOVE FOR YOU?

Do you have retirement plan or IRA assets held at multiple institutions? Or, do you have inherited IRA accounts held at institutions with limited investment opportunities? If so, the consolidation of assets may be the answer to help ease IRA management and take advantage of the benefits offered at Stifel. Review the following questions and information to help determine if a consolidation of assets makes sense for you.

### Do you have assets in a:

Traditional IRA?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Roth IRA?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
SEP IRA?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
SIMPLE IRA?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Inherited IRA?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Inherited Roth IRA?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
			<b>Total of all IRAs \$ _____</b>

### Do you have assets in a:

401(k) or 403(b)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Roth 401(k) or 403(b)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Inherited 401(k) or 403(b)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Defined Benefit Plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Profit-Sharing Plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Governmental 457(b)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Tax-Sheltered Annuity?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Thrift Savings Plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
Non-Qualified Plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the value \$ _____
			<b>Total of all Retirement Plans \$ _____</b>

Upon a triggering event, such as separation from service, disability, plan termination, or attainment of age 59½ with a plan allowing in-service withdrawals, you may take a distribution from your qualified retirement plan and potentially roll over the assets to an IRA or another qualified plan. For an evaluation of the pros and cons of keeping your retirement assets inside an employer-sponsored plan versus rolling into an IRA, [contact your Financial Advisor to review Stifel's Rollover Considerations flyer.](#)

When do you plan to retire? \_\_\_\_\_

What sources of income do you receive? \_\_\_\_\_

Are you a business owner?  Yes  No

If yes, what type of plan do you sponsor? \_\_\_\_\_

**After review, many individuals realize that consolidating assets into IRA accounts at one financial institution, such as Stifel, can offer an array of benefits, such as:**

- Holistic Financial Planning
- Diversification and Allocation of Assets
- Cost and Fee Management
- Reduced Paperwork, Statements, and Tax Forms

**In addition, by consolidating assets at Stifel, IRA holders may receive:**

- Ongoing reviews of investments and financial objectives for all IRA assets
- Recommendations on financial affairs to address retirement goals, such as:
  1. Determining Required Minimum Distributions (RMDs)
  2. Information regarding Rule 72(t) penalty-free distributions for those under age 59½
  3. Estate planning strategies, including Roth IRA contributions and conversions, which offer potentially tax-free distributions to beneficiaries
  4. Periodic reviews of beneficiary designations, as well as beneficiary payout options, to keep IRA designations up-to-date for life changes

Note that in addition to the benefits listed above, Stifel is a full-service firm that can support most IRA and inherited IRA needs, such as account transfers, beneficiary IRA distribution processing, and allowing IRA owners to name successor beneficiaries or a trust as beneficiary.

**Is a consolidation of assets right for you? Contact your Stifel Financial Advisor to find out more information.**

*Diversification and asset allocation do not ensure a profit or protect against loss.*

*Decisions to roll over or transfer retirement plan or IRA assets should be made with careful consideration of the advantages and disadvantages, including investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and your unique financial needs and retirement planning. Neither Stifel nor Stifel Financial Advisors provide recommendations with respect to rollovers from an employer-sponsored retirement plan. Once you inform your Stifel Financial Advisor that you have chosen to roll your retirement assets to an IRA with Stifel, your individual investment needs can be addressed. You should consult with your tax advisor regarding your particular situation as it pertains to tax matters.*

**STIFEL**  
Investment Services Since 1890

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