

## DETERMINE YOUR GOALS AND MAKE YOUR MOVE

### Option 1: Consolidate your accounts through a rollover.

- If you want the continued tax-savings and growth of your assets, you can roll them into a tax-qualified plan with your advisor.
- Provides an opportunity to consolidate your retirement savings in one place.
- More opportunity for a wider range of investment choices.
- Greater control over your investments since you are no longer bound by plan rules.

### Option 2: Keep your assets with your current plan.

- If you're not sure which direction to take, you can leave the money where it is.
- By staying in your current plan, you continue to defer paying taxes on your before-tax savings.
- Your employer may automatically cash you out or do a forced rollover if your account balance is \$5,000 or less.

### Option 3: Cash out your Assets

- Provides immediate access to your funds.
- May cause you to lose part of your assets to income taxes and possible penalties.

Inquire about advice on other  
"Life Events" including:

- Retirement
- New Wealth
- New Child
- Marriage
- Divorce
- Family Loss



## New Job



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**Life is Full of  
Changes**

Securities and Advisory Services offered through  
**Harbour Investments, Inc.**  
May lose value. Not FDIC insured.  
No bank guarantee.

## GETTING STARTED

- List all monthly income and expenses.
- Reassess your long-term financial plan.
- For an Introductory Financial Planning Consultation, contact the Investment Centre.

## LEAVING YOUR OLD JOB

- Discuss important financial considerations with human resources.
  - o Ask when your health, disability and life insurance will expire.
  - o Calculate unused vacation, sick pay, and other compensation due.
  - o Find out how long you have to exercise any vested stock options.
- Decide how to make the most of your retirement plans.
  - o Discuss your options with a financial advisor.
- Save all documents relating to your separation from the employer.
- If you are moving for your new job, notify your former employer of your new address.
  - o Go to [www.irs.gov](http://www.irs.gov) to see if your moving expenses are tax-deductible.



## STARTING YOUR NEW JOB

- Ask detailed questions about your total benefits package.
  - o Find out when health care coverage begins and look into COBRA to avoid uninterrupted coverage.
- Find out what retirement plans are available and sign up as soon as you are eligible.
  - o Ask about a company match and the vesting schedule.
- Request direct deposit to maintain continuity of payroll deposits.
  - o Payments will reach your account the day the check is issued.
  - o Banks may offer advantages with direct deposit.
- Update your employer contact information with service providers.
- Estimate your federal and state income tax liabilities.
  - o A change in salary may change your tax bracket, and require changes to withholdings (W-4), tax payments and investment strategies.
  - o Talk to a tax advisor if you need additional help.
- Keep investing to ensure maximum growth over time.



If you need help reviewing your current plan documents, setting up a plan, or completing any of these tasks set up an appointment for an Introductory Financial Planning Consultation with Jennifer Homman or Erin Jones.