





Changing jobs? Retiring?



Whether you're moving to a new job, starting your retirement (congratulations!), or still planning your next move, Principal® can help you figure out what your job change means for your retirement account.

You have multiple options for what to do with your retirement savings.

Use this chart to help determine which options best match your wants and needs.

	 Roll to an IRA	 Keep money where it is	 Move to a new employer plan	 Cash out
I want my savings invested.	✓	✓	✓	
I want my savings to remain tax-deferred.	✓	✓	✓	
I want to add more money to the account.	✓		✓	
I like the investments I have today.	Varies	✓	Varies	
I'd like to choose from a wider range of investment options.	✓	Varies	Varies	
I want help picking investments and managing my account.	✓	Varies	Varies	
I want to combine multiple accounts into a single account.	✓		Varies	
I want to be able to borrow money from my account.			Varies	
I want to retire and withdraw money as early as age 55.		✓	✓	
I want my retirement savings account to belong to me individually.	✓			
Will fees apply?	✓	✓	✓	✓
I want cash now.				✓

Get expert assistance.

-  Call **800-247-8000 ext. 2210** Monday through Friday, 7 a.m. to 9 p.m. CT. Our financial professionals can go through your options with you and help you take action when you're ready.
-  Learn more about rolling over to a Principal® IRA at principal.com/Rollover.



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- **Not insured by the Federal Deposit Insurance Corporation (FDIC) or any federal government agency;**
- **Not a deposit, obligation of, or guaranteed by any Bank or Banking affiliate; and**
- **May lose value, including possible loss of the principal amount invested.**

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