

4 REASONS TO CONSIDER CONSOLIDATING ACCOUNTS

As people change jobs throughout the years, their retirement investments often get spread across multiple financial companies. Sometimes it's by choice, but sometimes it's simply a byproduct of a busy career. Here are four reasons why consolidating your accounts in one place could make it easier to manage your financial future.

1

COMPLETE INVESTMENT VIEW

It's important to see the big picture as you build a retirement strategy. With multiple accounts, there's a risk of duplicating exposure to certain asset classes, and rebalancing your investments can be more complicated. It can be easier to form a clear picture of your performance and investment mix when your retirement assets are in one place.

2

EFFECTIVE PLANNING

When creating a retirement strategy, you'll need to figure out how much income you'll need to generate after you've stopped working and how much to withdraw from your accounts each year to help your money last as long as you do. Multiple retirement accounts can make it tough to get a realistic view of your cash flow, needs, and progress.

3

EASIER TO MANAGE

Managing your finances takes time, but adding the complexity of planning across multiple providers can make it more time consuming. Bringing your investments together in one account can mean less mail, fewer passwords to track, and less time on paperwork (such as address changes and beneficiary designations).

4

SINGLE FEE STRUCTURE

If you're investing through multiple providers, you're probably paying multiple fees — making it more difficult to build an effective long-term retirement strategy. Your accounts may have different fee structures. Consolidation can make it easier to see the overall picture. Bringing your assets together in one account can help you track your fees and calculate your exact investment costs.

Let's Talk

Consolidation is a decision that needs some time and consideration, but the potential benefits may make it worth your while. Our advisors are available to discuss your complete retirement plan to see if consolidation is right for you.



Call **800-275-8714** and
speak with an advisor.



Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidation of your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

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