

# Combining Retirement Assets



If you have outside retirement accounts, consider a rollover into your Savings Plus plan. When you move your other retirement assets into your plan, you can manage them all in one place. This allows you to focus on a single strategy and avoid being overinvested in some asset classes or underinvested in others.

As you weigh your options, there are some key factors to consider:

- Combining your retirement assets can help you to better understand and develop a withdrawal strategy
- You may have access to investment choices, loans, distributions, and other services and features not available in an IRA
- The administrative and/or investment fees could be lower in your Savings Plus plan
- If you are still working, your required minimum distributions (RMDs) can be delayed
- Your Savings Plus plan comes with education, tools, and a team of industry professionals dedicated to helping you reach your goals.



**To get started, complete the [Rollover-In Form](#) or [contact your local rep.](#)**

[savingsplusnow.com](https://savingsplusnow.com)

**Savings Plus Solutions Center**

(855) 616-4776

(800) 848-0833 (TTY)

Weekdays 8 a.m. - 5 p.m. PT

**Savings Plus Walk-in Center**

1810 16th Street, Room 108

Sacramento, CA 95811

Weekdays 8 a.m. - 5 p.m. PT

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience and there is no guarantee that fund objectives will be met.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or an additional 10% early withdrawal tax if withdrawn before age 59 ½. Nationwide and its representatives do not give legal or tax advice. Please contact your legal or tax advisor for such advice.

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