



# Considering Consolidating Your Retirement Plans?

It's important to know all your options. Generally, you can leave your retirement assets in the plan at your previous provider, move them to your current retirement plan, roll to an IRA, or take a cash distribution.

Need help navigating your unique situation and options? **We can help with that:**



## [Schedule a time to meet 1:1 with a Fidelity Retirement Planner virtually.](#)

We'll review and discuss all consolidation options available, to help you make the best decision for your unique situation. Planning partners are welcome to join. Please consider bringing relevant account statements and any paperwork to help address your questions and needs.



## [Review your options or start the process online.](#)

Log in to your NetBenefits® account and visit the *Learn* tab to find out about the various options you have in consolidating your retirement plans.



## [Download the NetBenefits® mobile app to submit your transfer request today.](#)

A fast, easy, and secure way to complete the transfer process.



## Next Steps:

If you've considered all your options for consolidating your retirement plans, and decided to move your assets to Fidelity, it's easy to get started.

### How it works:



You submit your transfer request to Fidelity.



Fidelity contacts your current firm, requesting the account assets.



After processing the request, your current firm sends the account assets to Fidelity.



Fidelity invests your assets into your selected account.

If you decide to consolidate, do it wisely. Please be sure to consider all your available choices. Including, the applicable fees, possible tax consequences, your workplace plan investment options which may be less expensive, and features of each choice before moving your retirement assets.

**Investing involves risk, including risk of loss.**

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