

QUESTION:

I have an old 401(k) and I don't know what to do with it. What would you recommend?

ANSWER:

Many of us have switched jobs from time to time and we don't feel like hassling with all of the paperwork from our old retirement plans. A 401(k) is an organized retirement plan with a selection of mostly mutual funds to choose from. Depending on the type of plan your ex- employer has installed, your investments in this plan may be underperforming. It's a good idea to take a look at it now and get it under your control. One option available to you is to move your old 401k into your new one. This is not always the best decision since your investment options are often limited by those your company chooses to offer. A sometimes better option available to you is to roll it into an IRA. By making this move, you have complete control over your investment options.

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