

Squirreling away
for brighter days

The Average
Person Has
12 Jobs
During the
Course of
Their Career.¹

Seeking, Finding and Consolidating Your Accounts

Having all of your money in
a single account can make
your life so much easier!

That's a lot of jobs — and a lot of 401(k) accounts.

Around **25 million Americans** have left money
behind in an old 401(k) when leaving a job.²

What to do with all those old 401(k) accounts?

You have options:

1. Leave the accounts where they are
2. Roll one or more accounts over to your current employer's 401(k)
3. Roll one or more into an Individual Retirement Account (IRA)
4. Cash-out the account value

**Consolidating your accounts can help
make your life easier.**



Larry Kavanaugh, Jr. AIF®, CPFA, CLU, ChFC

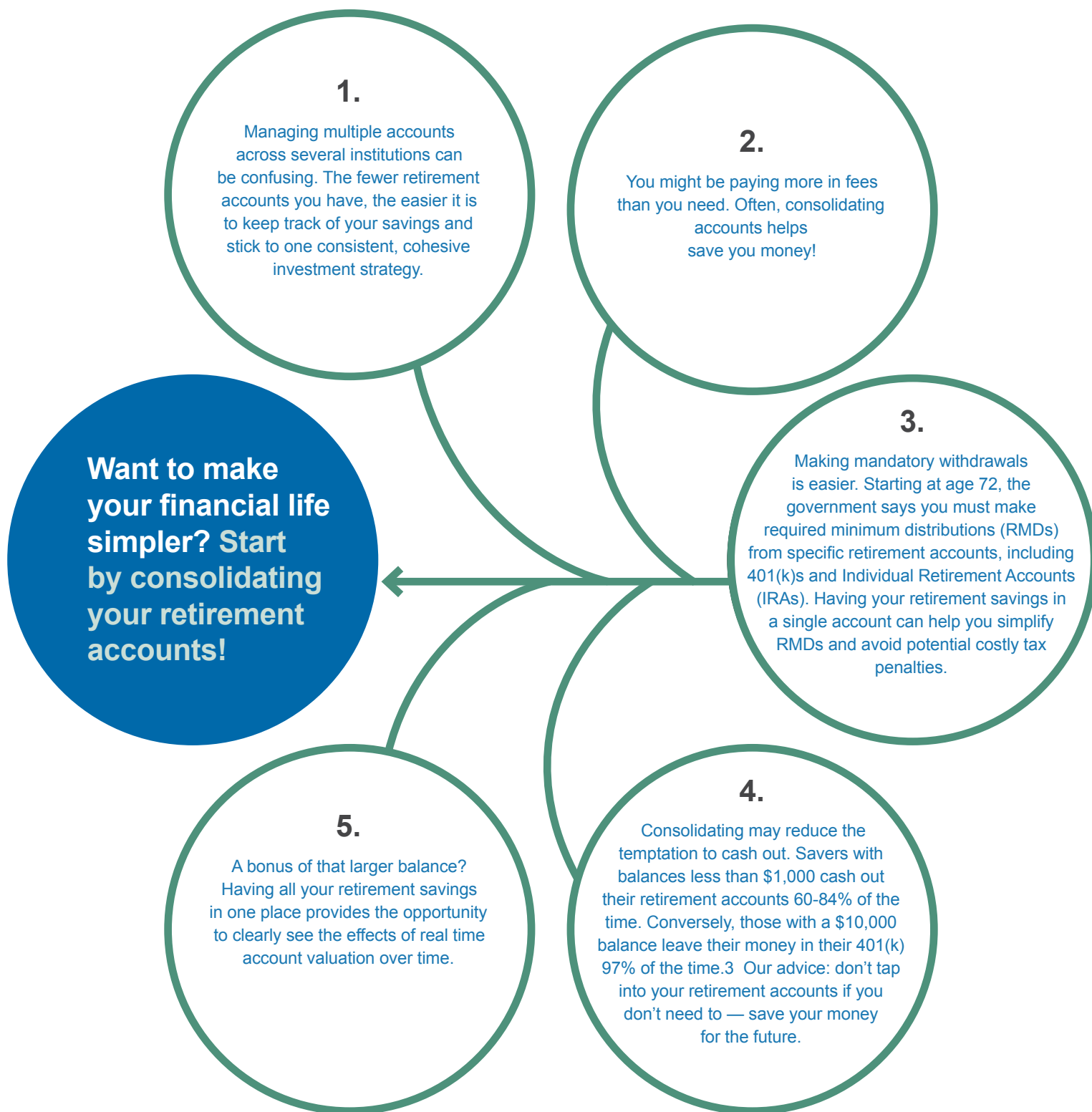
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¹ Bureau of Labor Statistics. "Number of Jobs, Labor Market Experience, and Earnings Growth: Results from a National Longitudinal Survey." Press Release. August 22, 2019.

² United States Government Accountability Office. "401(k) Plans: Greater Protections Needed for Forced Transfers and Inactive Accounts." November 2014.

³ Bailey, Sabrina and Pang, Gaobo. Northern Trust. "The \$10,000 Hurdle." February 2019.