AS YOU NAVIGATE THIS TRANSITION, YOU HAVE AN OPPORTUNITY TO MAKE CONFIDENT RETIREMENT CHOICES

# Turn This Next Chapter Into A Smart Financial Move



## RESOURCES FROM YOUR FINANCIAL ADVISOR

ofi

WWW.OSWALDFINANCIAL.COM

oswaldfinancial
WEALTH MANAGEMENT

# Retirement Plan Options

What happens to your retirement savings after a career transition?

1

## Option 1 - Rollover into a new Employer Sponsored Retirement Plan

***This could make it easier to track your retirement savings, but make sure:***

- Your new employer offers an Employer Sponsored Retirement Plan
- Your new employer accepts rollovers

2

## Option 2 - Rollover into an IRA

***Please be aware Individual Retirement Accounts will likely have higher fees, but it puts you in control of your retirement savings.***

- Wider variety of investment options, tax avoidance & withdrawal flexibility
- However, you lose creditor protection, no more loan options, & penalties on early retirement
- A fiduciary can assist with your request for the distribution paperwork from your old plan or job

3

## Option 3 - Cash out

***It is tempting, but by far the most costly option. Taking out money before retirement will cost you:***

- 10% early withdrawal penalty if you're under 59 ½ years old + 20% mandatory withholding
- Paying income tax today on pre-tax contributions, earnings on post-tax & employer contributions
- You lose out on the chance to keep growing your money, but you will have immediate cash flow

ofi

**To learn more, connect with us today.**

833-224-5660

info@oswaldfinancial.com

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

Securities offered through LPL Financial, member FINRA/SIPC. Advisory services offered through Global Retirement Partners, DBA Oswald Financial Wealth Management, a registered investment advisor and separate entity from LPL Financial.

OFL_2389

oswaldfinancial



A COMPLIMENTARY RETIREMENT PLANNING EDUCATION PROGRAM FOR YOU

# Money Coach

Pursue Your Goals
Maintain Confidence
Balance Risk, Rewards

**You have goals, dreams, and a vision for how you want to live in retirement, all of which require exceptional money management. Breathe easy. Oswald's money coaches are on your team.**

## ACHIEVING FINANCIAL FREEDOM

We focus on retirement readiness, and we tailor our strategy to meet your needs. Our money coaches sit down with you one-on-one to get the full picture of your situation and goals, so we can guide you through every stage of life's journey.

We deliver education that makes a difference, and in a way that is convenient for you. We offer in-person seminars, pre-recorded and live webinars, as well as engaging, animated videos and guides. Our goal is to alleviate the pressure and intimidation of money management by making the process easy.

## OUR SERVICES

**Our team offers a range of planning resources and services to help you reach your goals:**

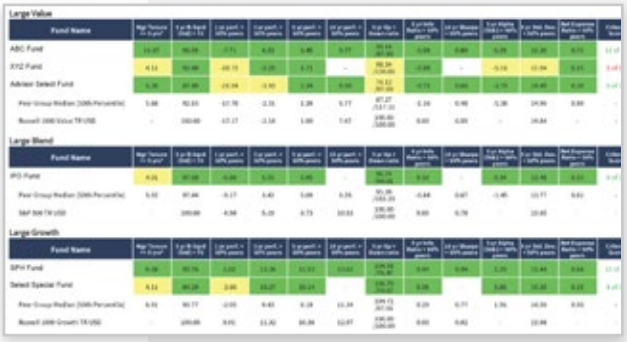
- Comprehensive portfolio management
- Ongoing investment monitoring
- Periodic reviews
- Financial planning
- Wealth management
- Income distribution
- Retirement planning
- Investment strategies

Coordination with other professionals:

- Insurance solutions
- Estate planning
- Cash-flow & tax planning

**Using our strict 12-point scoring methodology, we consistently monitor the portfolios we manage.**

We can create a comprehensive side-by-side analysis of your current portfolio versus our other managed portfolios. This analysis takes into account asset-weighted returns for year-to-date, and over one, five, and ten-year periods. We detail risk metrics and the upsides and downsides of the portfolio.



## Communication is Key


info@oswaldfinancial.com

833.224.5660


We meet regularly with individuals like you to review their plans, and we provide ongoing education opportunities and informative client communications that include timely tips to manage their portfolio. Have a question or concern? Contact our participant hotline any time.

"This is the kind of information I wish I had during the 2022 meltdown. My losses last year were very troubling and worrisome, but this presentation put things in a better perspective for me. I truly appreciate Oswald putting this together in a very simple and understandable way."

"(Oswald's Money Coach) was already up to speed and saved me time. Second, he addressed all the high-level questions that I had. He shared that further consultation would cost me nothing and that they are a fiduciary. What an amazing benefit that was presented at the perfect time!"

"I have tried for several months to deal with the funds in (my deferred compensation plan) and set my allocation and distribution. The plan administrator has been zero help. (My Oswald Money Coach) was not responsible for the plan administration, but he helped work through the issues that I had. Without his help, I would still be wandering in the wilderness."

# Contact us

and let our money coaches help YOU make the right plays to live life the way you want. We'll give you the financial confidence to say; "Put me in, Coach!"

**OswaldFinancial.com/MoneyCoach ›**


Securities and Retirement Plan Consulting Program advisory services offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Other advisory services offered through Global Retirement Partners, DBA Oswald Financial, a registered investment advisor and separate entity from LPL Financial.

# We're Here to Guide You

## Every Step of the Way on Your Financial Journey

*Indicates Leadership Designation*



**Deena Rini**
Senior Vice President,
Managing Director



**Scott Kimble**
Wealth Management
Team Leader



**Sarah Horn**
Financial Advisor



**Russell McAlonie**
Financial Advisor



**Michael Gheen**
Vice President, Director
of Retirement Plan
Services



**Carl Connolly**
Wealth Management
Support Specialist



**Kayla Huff**
Education & Brand
Specialist



**Adam Sanders**
Financial Advisor

## Contact us to learn more about our services or schedule a personalized consultation today!


info@oswaldfinancial.com

OswaldFinancial.com

833-224-5660



Securities offered through LPL Financial, member FINRA/SIPC. Investment advisory services offered through Global Retirement Partners, DBA Oswald Financial, an SEC registered investment advisor and separate entity from LPL Financial.

Tax and legal services are not offered by Oswald Financial, LPL Financial or affiliated advisors. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. Investing involves risk including loss of principal. No strategy assures success or protects against loss.

833.224.5660

# oswald financial WEALTH MANAGEMENT

