



Early Retiree 401k Rollover Plan

Do you have After Tax Money?

Yes → Take After Tax Dollars
NO → Do you have Company Stock?

Do you have Company Stock?

Yes → Is it Low Cost Basis?
NO → Age 55-59 1/2 ?

Yes → Making big purchase?
NO → Making lifetime gifts?

Age 55-59 1/2 ?

Making lifetime gifts?

Yes → Do you need cash till 59 1/2?
NO → Leave some \$ in the 401k plan

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Yes → Do you need cash till 59 1/2?
NO → Use stock for Expenses

Yes → Do you need cash till 59 1/2?
NO → In a high tax bracket?

Leave some \$ in the 401k plan

Use stock for Expenses

Yes → In a high tax bracket?
NO → Leave \$ in plan

Gifts and big expenses

Yes → Use stock for expenses
NO → Leave \$ in plan

Leave \$ in plan

Rollover Balance to an IRA

• These worksheets alone do not constitute a complete Financial Plan. Please consider all aspects of your situation with competent tax, financial and legal counsel before making any decision to leave employment. Polaris Advisors, LLC is not responsible for any use or misuse of these tools by