



LEGACY WEALTH ACADEMY

THE FAMILY WEALTH BLUEPRINT COLLECTION

# REPOSITION THE OLD MONEY PLAYBOOK

A practical review for old 401(k), 403(b), TSP, and IRA dollars - with a framework for growth, protection, and income choices.

YOUR OUTCOME

**Find every account, compare the real choices, and give retirement money an intentional job.**

WORKSHEETS | CHECKLISTS | NEXT STEPS

Educational guide. Not individualized legal, tax, investment, or insurance advice.



HOW TO USE THIS PLAYBOOK

# OLD JOB. NEW PLAN FOR YOUR MONEY.

Old money is retirement money that has not been intentionally reviewed in years. It may still be invested. The question is whether the account still fits the retirement you want.

**STEP 1**

## **Choose one next move**

Circle the one action that would create the most clarity in the next 30 days.

**STEP 2**

## **Name who can help**

List the professional or family member who needs to be part of the conversation.

**STEP 3**

## **Set a date**

Put a date beside the next action so the guide becomes a plan, not another saved file.



PROTECT - ACCESS - REPOSITION

# THE RETIREMENT LAYER.

Retirement assets can support growth, future income, and family goals. A rollover is one option, not the automatic answer.

## Locate

Find every old account and current statement.

## Compare

Costs, investments, access, protections, and services.

## Reposition

Move only when the new destination improves the overall plan.



ACCOUNT INVENTORY

# FIND EVERY DOLLAR.

Use one line for each old 401(k), 403(b), TSP, pension, traditional IRA, or Roth account. Keep account numbers out of this workbook.

- ☐ Former employer or provider
- ☐ Account type
- ☐ Approximate balance
- ☐ Pre-tax, Roth, or mixed
- ☐ Current investments
- ☐ Current fees
- ☐ Beneficiaries
- ☐ When income may be needed
- ☐ Comfort with market declines

YOUR NOTES

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ROLLOVER DECISION

# KNOW YOUR OPTIONS BEFORE YOU MOVE.

Depending on the plan and your circumstances, common choices may include:

## Leave it

Keep assets in the former employer plan if allowed.

## Move to new plan

Consolidate into a current employer plan if it accepts rollovers.

## Roll to an IRA

Use an IRA or individual retirement annuity with different choices and services.

## Take cash

Usually creates current taxes and may create penalties. Compare carefully.



SIDE BY SIDE

# WHAT WOULD I GAIN - AND WHAT WOULD I GIVE UP?

Score each choice using facts, not momentum.

- ☐ Total costs and surrender charges
- ☐ Investment or crediting choices
- ☐ Access and withdrawal rules
- ☐ Creditor protections
- ☐ Loan availability in an employer plan
- ☐ Age-based penalty exceptions
- ☐ RMD administration
- ☐ Advice and service
- ☐ Beneficiary options
- ☐ TSP G Fund and other plan-specific benefits

YOUR NOTES

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## ONE OPTION TO COMPARE

# A FLOOR. GROWTH POTENTIAL. INCOME CHOICES.

A fixed indexed annuity is an insurance contract. Interest can be linked in part to a market index. You do not own the index or its stocks.

## Built-in floor

A 0% index-credit floor means a falling index does not create a negative interest credit.

## Growth rules

Caps, participation rates, spreads, and crediting periods shape the interest credited.

## Income choices

Contract options may create set payments or an optional lifetime-income benefit.



WORKSHEET

# MATCH THE PRODUCT TO THE JOB.

A protected-growth or income product may fit part of a plan when the job is clear.

- ☐ The time horizon matches the surrender period
- ☐ Near-term cash needs are covered elsewhere
- ☐ The index-crediting method is understood
- ☐ Caps, participation rates, and spreads are understood
- ☐ All fees and optional rider costs are listed
- ☐ Income benefit and cash value are not confused
- ☐ Insurer strength is reviewed
- ☐ IRA tax deferral is not presented as an extra annuity benefit



KEEP WHAT MATTERS

# SOME BENEFITS CANNOT BE COPIED.

Employer plans and TSP can have low costs, special investment choices, institutional pricing, creditor protections, loans, or age-based withdrawal rules. Compare those before moving.

## TSP

Include the G Fund, plan costs, and withdrawal rules in the comparison.

## 401(k) or 403(b)

Check costs, investments, loans, services, and any unique plan features.

## IRA destination

Review investments or insurance products, costs, advice, flexibility, and protections.



## EDUCATION MONEY

# A 529 IS NOT AN OLD WORK PLAN.

Some unused 529 funds may qualify for a direct transfer to the beneficiary's Roth IRA. The rules include a \$35,000 lifetime limit, annual Roth IRA limits, a 15-year account rule, and restrictions for recent contributions and earnings.

## Check eligibility

Account age, beneficiary, earned income, and contribution timing matter.

## Check state rules

A federal tax-free transfer can still have state tax consequences.

## Use direct transfer

When eligible, the transfer must follow the required trustee-to-trustee process.



## WORKSHEET

# TURN ACCOUNTS INTO A FUTURE PAYCHECK.

List which assets may cover essential expenses, flexible spending, emergencies, and legacy goals. Do not force one product to do every job.

## Essential income

Social Security, pension, and reliable income sources.

## Flexible growth

Assets intended for long-term growth and changing needs.

## Ready cash

Money available without disrupting long-term assets.

## YOUR NOTES

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## BUYER IMPLEMENTATION PATH

# IDENTIFY THE NEED. THEN REVIEW THE OPTIONS.

Complete the account inventory and comparison before requesting a consultation. Mark and his team can help clients in all 50 states review insurance-based retirement-income options through appropriately licensed professionals.

## 1. Find every account

Create a complete inventory first.

## 2. Name the job

Growth, protected accumulation, future income, or a combination.

## 3. Request a buyer review

Visit [legacywealthco.com/schedule-review](https://legacywealthco.com/schedule-review) after the worksheet is complete.