

FIRST BANK WISDOM<sup>®</sup>:

# Isn't it about time your money showed some work ethic?

## Let's get invested.



Most people will need the money in their 401(k) or employer-sponsored plan to supplement other income sources during retirement. But keeping track of multiple 401(k)s from previous employers can be daunting. Your first inclination may be to cash out of your existing plan, but think twice. You're likely to be penalized if you take a withdrawal prior to age 59-1/2. A former employer's plan may also have limited investment choices, so you may not be making the most of your funds.

A First Bank Wealth Management Rollover IRA offers access to a wide array of investment choices, such as ETFs, stocks, mutual funds and fixed-income instruments.

### Advantages to an FBA Rollover IRA

A First Bank Wealth Management Rollover IRA can be an excellent way to consolidate your old 401(k)s or other employer plans into an account that's convenient, flexible and easy to manage. It offers access to a wide array of investment choices, such as ETFs, stocks, mutual funds and fixed-income instruments. You can easily monitor performance, with access to helpful planning services, research and expert assistance. And, with a direct rollover from your old 401(k), you'll avoid the mandatory



20% federal tax withholding and the 10% IRS early withdrawal penalty (if under age 59

1/2) you may incur with a lump-sum distribution. Consolidating accounts may also lead to potentially beneficial financial practices, such as rebalancing your portfolio and updating your asset allocation more frequently.

### Are You a Rollover Candidate?

Have you changed jobs? Do you have Rollover IRA assets at another institution? Have you participated in an employer-sponsored retirement plan, such as a 401(k), 403(b) or a profit-sharing plan at a former employer? Are you about to retire or already retired? Do you work for a company



that has terminated or is about to terminate its retirement plan? If your answer

to any of these questions is "yes," you are most likely eligible for a rollover. That means you may benefit from consolidating your qualified retirement savings and investments in an FBA Rollover IRA.

Ask to speak with your branch's First Bank Wealth Management Financial Advisor today and simplify your retirement plans.



*Wealth*  
MANAGEMENT

Investment and insurance products are offered through INFINEX INVESTMENTS, INC., Member FINRA/SIPC. First Bank Wealth Management is a trade name of First Bank. Infinex and First Bank are not affiliated. Infinex does insurance business in California as Infinex Insurance Agency, CA Agency License #0H30186. Products and investment advisory services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. Infinex does not offer tax advice. Consult your tax advisor for more details.