Regain Your Individuality

Many workers and retirees have begun to realize the potential benefits of an IRA rollover. In 2003, half of all baby boomers with pension coverage chose to take a lump–sum distribution and roll it over to an IRA.[1] Rollovers have been driving the growth of IRA assets. In 2002, $204 billion in new IRA assets were the result of rollovers.[2]

When employees leave their jobs, they have a choice to make: they can withdraw the money (and possibly incur tax penalties), leave the money in their former employers' retirement accounts (if allowed), or roll the money into another retirement plan.

Freedom of Choice

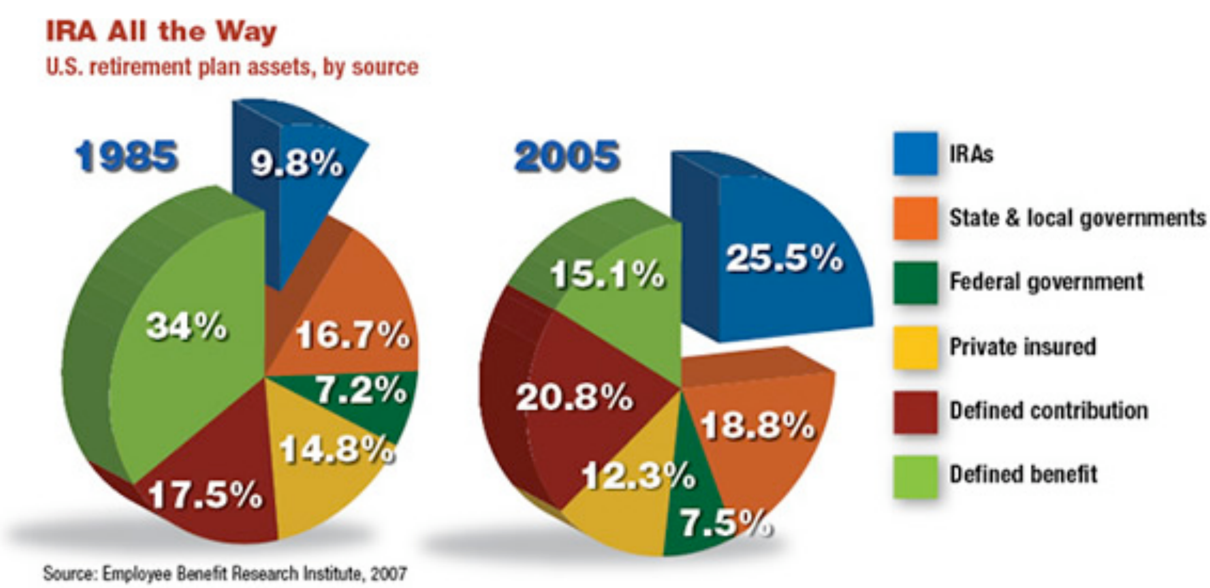
With an IRA rollover, you can take advantage of continued tax deferral. If the money is rolled directly from the original plan to a traditional IRA, you avoid current taxes until you withdraw the funds later.

Additionally, IRAs offer many investment options that are typically not available with employer–sponsored plans.

In addition to having more investment choices, IRAs generally offer more flexibility than most employer–sponsored retirement plans. You can change your IRA investment profile as often as your investment needs and goals change. In general, you don't have to worry about investment options changing in an IRA, as they sometimes do in employer–sponsored plans.

Distributions from traditional IRAs and most employer–sponsored retirement plans are taxed as ordinary income and may be subject to an additional 10% federal income tax penalty if taken prior to reaching age 59½.

By offering a greater variety of investment options, as well as greater flexibility, the IRA has become a popular retirement vehicle. With a rollover, you are free to make your individual retirement account as individual as you are.



1) *Kiplinger's,* November 2006
2) Employee Benefit Research Institute, 2007

Physicians Planning Group, LLC

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7000 Central Parkway NE, Suite 1340 • Atlanta, GA • 30328

Phone: 678-579-0490 • Fax: 678-579-0491

www.mdplanning.net • rlundy@mdplanning.net

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