1. Open a new IRA.

Open a new TD Ameritrade IRA in one of two ways:

- Apply online
- Call 800-454-9272 to speak with a New Account Representative

If you already have a TD Ameritrade IRA, skip directly to step #2.

2. Fund your account.

Contact the administrator of your previous employer-sponsored retirement plan to request the appropriate rollover forms. Have a statement from your previous 401(k) plan and your Social Security card handy. Then return the completed rollover forms to the administrator, asking for your retirement account funds to be delivered in one of these ways:

- **Direct rollover | wire**
  Request to have the funds wired into your TD Ameritrade account.

- **Direct rollover | check**
  Request a check be made out to: TD Ameritrade Clearing, Inc. FBO [Your name] [Your account number]
  - The check with your account number can be sent from the plan administrator directly to TD Ameritrade.
  - Or the check with your account number can be sent to you to deposit at a TD Ameritrade branch in person or by mail. Be sure to include a deposit slip.

- **Indirect rollover**
  Request the plan administrator send you a check made payable to you.
  - You must deposit the entire amount that was in your 401(k) account into your IRA within 60 days of receipt to avoid IRS penalties.
  - Your plan administrator may withhold 20% for federal taxes; if so, you will need to make up this difference in your deposit, or you may be subject to additional taxes and penalties.
  - Deposit the check with your account number in person at a TD Ameritrade branch or by mail. Be sure to include a deposit slip.

For more detailed wire transfer and check mailing instructions, please see the next page.

Depending on your plan’s administrator, your funds can take anywhere from five to 20 business days from the date you request your rollover from your plan to be deposited into your TD Ameritrade account.

TD Ameritrade does not provide tax advice. We suggest you consult with a tax-planning professional with regard to your personal circumstances.

3. Build your portfolio.

Once funds are deposited, log in to your account to build your retirement portfolio. Learn how to design a portfolio based on your risk tolerance and current stage of life, using our educational resources and tools:

**Education Center**

View courses on creating and managing your own portfolio and more.

**Portfolio Planner™ tool**

Create and track your own target asset allocation model.

Then, choose your investments:

- Mutual funds
- Exchange-traded funds (ETFs)
- Bonds and CDs
- Stocks
- Options and futures (with proper approval)

Carefully consider the investment objectives, risks, charges, and expenses before investing. A prospectus, obtained by calling 800-669-3900, contains this and other important information about an investment company. Read carefully before investing.
Funding instructions for your 401(k)-to-IRA rollover.

For wire transfers:

If your bank is located in the United States:
Wells Fargo Bank, NA
420 Montgomery Street
San Francisco, CA 94104
ABA transit routing # 121000248

Please contact TD Ameritrade and not Wells Fargo Bank with questions or concerns about a wire transfer. Please do not send checks to this address.

For credit to:
TD Ameritrade Clearing, Inc.
Account # 4123214561

For benefit of:* [Your account number]
[Your name]
[Your address]

Required for timely and accurate processing of your wire request.

For checks:

Depending on the type of rollover you choose (direct or indirect), you can have your plan administrator mail the check with your account number directly to TD Ameritrade, or you can have the plan administrator send you the check, which you then mail to us along with a deposit slip.

Make checks out to:
TD Ameritrade Clearing, Inc.
FBO [Your name]
[Your account number]

Questions? Our New Account Representatives are here to help. Call 800-454-9272 today.

Before rolling over a 401(k) to an IRA, be sure to consider your other choices, including keeping it in the former employer’s plan, rolling it into a 401(k) at a new employer, or cashing out the account value, keeping in mind that taking a lump sum distribution can have adverse tax consequences. Whatever you decide to do, be sure to consult with your tax advisor. Visit our website at https://www.tdameritrade.com/retirement-planning/ira-guide/401k-rollover-to-ira.page for more information on rollover alternatives.