

Rollover Guide

Follow the three steps below to roll over your old 401(k) to a TD Ameritrade Individual Retirement Account (IRA). Or visit tdameritrade.com/rollover to review your options.

1. Open a new IRA.

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

- [Apply online](#)
- Call **800-213-4583** to speak with a rollover specialist

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 can be sent from the plan administrator directly to TD Ameritrade.
- Or the check 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 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 other side.

Depending on your plan's administrator, your funds can take anywhere from 5-20 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. We have a variety of solutions and tools that may fit your needs and knowledgeable associates who can help. Choose from:

Build it yourself

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)
- [Annuities](#)

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.

Build it with us

Invest in a portfolio that is professionally built and managed for you by [TD Ameritrade Investment Management, LLC](#), our Registered Investment Advisor affiliate.¹

Build it with an advisor

Receive customized financial advice from an independent Registered Investment Advisor through our referral service: [AdvisorDirect](#)®.²

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 either have your plan administrator mail the check directly to TD Ameritrade, or you can have the plan administrator send a check to you and then you mail the check to us along with a deposit slip.

Make checks out to:

TD Ameritrade Clearing, Inc.

FBO [Your name]

[Your account number]

Regular mail:

P.O. Box 2789
Omaha, NE 68103-2789

Overnight mail:

200 S. 108th Ave.
Omaha, NE 68154-2631

Questions? Our rollover specialists are here to help. Call **800-213-4583** today.



Where Smart Investors Get SmarterSM

A rollover is not your only alternative when dealing with old retirement plans.

Before rolling over a 401(k) to an IRA, be sure to consider your other choices, including keeping it 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.

Mutual funds and exchange-traded funds are subject to market, exchange rate, political, credit, interest rate, and prepayment risks, which vary depending on the type of mutual fund. Fund purchases may be subject to investment minimums, eligibility, and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances.

Fixed-income investments are subject to various risks, including changes in interest rates, credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications, and other factors. For further details, please call 800-934-4445.

All investing involves risk, including loss of principal.

Options involve risks and are not suitable for all investors. Before trading options, carefully read [Characteristics and Risks of Standardized Options](#). Contact TD Ameritrade at 800-669-3900 for a copy.

Futures and futures options trading is speculative and is not suitable for all investors. Please read the [Risk Disclosure for Futures and Options](#) prior to trading futures products.

Futures accounts are not protected by the Securities Investor Protection Corporation (SIPC).

Futures and futures options trading services provided by TD Ameritrade Futures & Forex LLC. Trading privileges subject to review and approval. Not all clients will qualify.

Investors should carefully consider a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment objectives of the underlying investment options. This and other important information is provided in the product and underlying fund prospectuses. To obtain copies of the prospectuses, contact an annuity specialist at 800-347-7496 or email annuities@tdameritrade.com. Please read them carefully before investing.

Please [click here](#) for more information on rollover alternatives.

1. Advisory services are provided by TD Ameritrade Investment Management, LLC ("TD Ameritrade Investment Management"), a registered investment advisor. Brokerage services provided by TD Ameritrade, Inc. TD Ameritrade Investment Management provides discretionary advisory services for a fee. Risks applicable to any portfolio are those associated with its underlying securities. For more information, please see the [Disclosure Brochure \(Form ADV Part 2A\)](#).
2. Minimum asset level required. There is no charge or obligation for the initial consultation with the independent advisor. Once you select an independent advisor, you will pay advisory fees and standard brokerage fees. Brokerage transactions executed through TD Ameritrade are subject to standard transaction charges. You should review an independent advisor's Form ADV, other applicable advisor disclosure document(s), and the [AdvisorDirect Disclosure and Acknowledgement Document](#) prior to engaging an independent advisor. The Form ADV contains important disclosure information relative to an independent advisor's services and fees. Independent advisors charge an ongoing investment advisory fee for their services. Independent advisors will pay TD Ameritrade fees for their participation in the AdvisorDirect program. Those fees will usually constitute a percentage of the advisory fees you will pay your independent advisor. For additional details about the fees paid to TD Ameritrade and other conflicts of interest, please review the AdvisorDirect Disclosure and Acknowledgement Document and ask your independent advisor about their specific arrangement with TD Ameritrade. You are solely responsible for evaluating any advisor whom you are considering. Please note: Under no circumstances should participation by a certain independent advisor in AdvisorDirect be considered an endorsement or recommendation by TD Ameritrade for that particular independent advisor.

TD Ameritrade, Inc., member [FINRA/SIPC](#). TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2020 TD Ameritrade.