

Your Rollover Pocket Guide

Considering a rollover to a TD Ameritrade IRA?

Review your options at tdameritrade.com/rollover.

Already decided? Follow the three steps below to roll over your old 401k to a TD Ameritrade IRA.

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 retirement consultant

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 401k 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 to have a [check](#) 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 that the plan administrator send you a check made payable to you

- You must deposit the entire amount that was in your 401k account into your IRA within 60 days of receipt to avoid IRS penalties
- Your plan administrator may withhold 20% for federal taxes
- You will need to make up this difference in your deposit or you may be subject to additional taxes and penalties
- You can make the deposit 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, it's time to build your retirement portfolio. We have a variety of solutions that may fit your needs and knowledgeable associates who can help. Choose from:

Do it on my own

First, learn how to design a portfolio based on your risk tolerance and current stage of life using our educational resources and tools:

- Courses on [creating](#) and [managing](#) your own portfolio
- [Portfolio Planner tool](#): Select from pre-built target allocation models or create your own

Then, choose your investments:

- [Mutual funds](#)
- [ETFs](#)
- [Bonds and CDs](#)
- [Stocks](#)
- [Options](#) and [futures](#) (with proper approval)
- [Annuities](#)

Help me do it

Invest in a portfolio that is professionally built and managed for you by our affiliated investment advisor:

[TD Ameritrade Investment Management, LLC](#)¹

Do it for me

Speak with an independent Registered Investment Advisor through our referral service:

[AdvisorDirect](#)²

Have questions? Our retirement consultants are here to help.
Call 800-213-4583 today.



Please see other side for important information.

Funding instructions for your 401k to IRA rollover

For Wire Transfers

Have your plan administrator wire funds directly to:

First National Bank of Omaha

1620 Dodge Street
Omaha, NE 68197
ABA# 104 000 016

Credit the account of:

TD Ameritrade Clearing, Inc.

200 S 108th Ave.
Omaha, NE 68154-2631
Account # 16424641

For further credit to:

[YOUR NAME]

[YOUR ADDRESS]

[YOUR TD AMERITRADE ACCOUNT NUMBER]

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.

Regular mail:

PO Box 2789
Omaha, NE 68103-2789

Overnight mail:

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

For details about who the check should be made out to, please see other side.

Have questions? Our retirement consultants are here to help.

Call 800-213-4583 today.

A rollover is not your only alternative when dealing with old retirement plans. 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 \(Form ADV Part 2\)](#).
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 its specific arrangement with TD Ameritrade. You are solely responsible for evaluating any advisor that 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.

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