

401(k) Rollover Advice

Date: [Insert Date]

To: [Recipient's Name]
[Recipient's Address]
[City, State, ZIP Code]

Dear [Recipient's Name],

I hope this message finds you well. As you navigate your retirement savings options, I wanted to provide you with some advice regarding the rollover of your 401(k) accounts.

Many individuals find themselves with multiple 401(k) accounts from previous employers. Consolidating these accounts into a single account can offer several advantages:

- **Simplified Management:** Having one account makes it easier to track your investments and manage your portfolio.
- **Potential Cost Savings:** You may reduce fees by consolidating into one account, depending on the plan.
- **Increased Investment Options:** A single account often provides access to a wider range of investment choices.
- **Streamlined Withdrawals:** When ready to retire, accessing your funds from one account can simplify the withdrawal process.

Before making any decisions, consider the following steps:

1. Review the fees and investment options of each current account.
2. Compare these with the rollover options available to you.
3. Consult a financial advisor for personalized advice tailored to your situation.

If you have any questions or would like to discuss your options further, please feel free to reach out to me.

Best regards,

[Your Name]
[Your Title]
[Your Company]
[Your Phone Number]
[Your Email Address]