



# BETTER YOUR 401(K) WITH AN IN-SERVICE ROLLOVER

by Keith Springer

Jack and Denise, now 60 and 62, don't plan to retire from their jobs at PG&E and AT&T respectively, for another 3-5 years. Yet, we were able to help both of them roll nearly \$1 million each into their IRA's (individual retirement account) using a little-known strategy, called the "In-service Rollover".

[Read on to learn more.](#)

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# MOST EMPLOYERS AND 401(K) PLAN ADMINISTRATORS DON'T ADVERTISE THE FACT THAT MANY WORKERS 59 OR OLDER CAN ROLLOVER 401(K) FUNDS WHILE THEY'RE STILL WORKING AND CONTRIBUTING TO THE PLAN AND THAT THEY CAN DO SO WITHOUT INCURRING ANY COSTS OR A SINGLE PENALTY.

**In fact, their current 401(k) is not affected at all. They can still participate exactly as they have been and make the same contribution and collect company matches.**

Although not every company allows it, more than 70% of companies, and 89% of those with 5,000 or more employees, allow these in-service rollovers.

This is a huge gift for people preparing for retirement. People no longer have to keep their money in a 401(k) with limited and expensive investment options and no vehicles to protect or guarantee your principal. Once you get close to retirement you need to protect your savings and investments because you can't make it back!

An in-service rollover can make a lot of sense for people who are close to and preparing for retirement. Once you are retired there are no second chances. You cannot replace this money nor do you want the stress of worrying about it. There are many reason to consider an in-service rollover such as:

- Better control of your risk exposure
- Unlimited investment options
- Lower cost funds
- Professional asset management
- Downside protection on your portfolio



Of course this is just one of the many planning options that people should consider. As you get closer to and into retirement, it becomes more important to work with a qualified retirement advisor because there's a lot more to it than just managing your investments. In order to retire comfortably and stress free ... and stay that way, you will need to learn how to:

- Create a retirement income stream that you cannot outlive
- Take advantage of little known tax strategies in retirement
- Optimize your Social Security
- Implement a sequence of distribution strategies to put you in the lowest tax bracket possible and keep you there for life
- Construct a marginal tax distribution strategy to make sure your assets are in the right place before you need to start taking distributions.

For more information on how in-service rollovers work, if they make sense for you and how working with a qualified retirement advisor can help you properly prepare for your golden years, simply contact us for a free consultation today.

As always, please feel free to contact me.

Cheers –Keith  
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# ABOUT THE AUTHOR



Keith Springer is the author of **Surfing the Retirement Tsunami – Your Guide to Staying Afloat and Retiring Comfortably** and **“Facing Goliath: How to Triumph in the Dangerous Market Ahead”** He is also the host of **“Smart Money with Keith Springer”** on NewsRadio 1530 KFBK. Keith can be seen on CNBC, FOX Business, the Wall Street Journal, Fortune, CNN Money, and other news outlets. He’s the President and Founder of Springer Financial Advisors in Sacramento, CA, an SEC Registered Investment Advisory Firm specializing in investment and retirement planning. Keith has been providing professional wealth management advice for over 30 years. All content is original material, solely owned and paid for by Springer Financial Advisors.

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