



Some retirement decisions may be complicated, but at least one doesn't have to be. Instead of agonizing over where to move your retirement plan assets when you retire, in most cases you can keep your money in your current plan.¹

The plan that helped you build your nest egg can keep working for you in retirement. By remaining in your plan, you'll have access to:

- ▶ Familiar investment options
- ▶ Account management and planning tools
- ▶ Flexible withdrawal options
- ▶ Competitive fees

If you're thinking of moving your plan assets upon retiring, look closely at the fees associated with investing elsewhere, including administrative fees, possible commissions and trading costs, and fund expenses. Higher fees can substantially reduce the growth in your account, as shown in this chart comparing how total annual fees of 1% and 2% affect the growth of \$100,000 over 20 years.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any particular investment options. It assumes a beginning account balance of \$100,000, no contributions, a 6% annual rate of return, and reinvestment of earnings, with no withdrawals. Rates of return may vary.

If you're satisfied with your plan, simplify your retirement by sticking with what works.



For more information, visit www.gwrs.com² or call 800-338-4015².

¹ You will be required to begin taking distributions from your plan when you reach a required minimum distribution age.

² Access to the voice response system and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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