

Rolling money from another retirement plan into your Bertelsmann 401(k)?

Your Plan

- You can pick from funds that THE BERTELSMANN 401(K) SAVINGS PLAN has selected
- Taxes aren't due unless you withdraw the money
- Your plan may allow you to take a loan from your retirement plan
- It offers broader creditor protection under federal law than an IRA
- Your plan may allow you to roll over only certain contribution types (e.g., pre-tax or Roth)

An IRA

- With an IRA, you can pick from a wide variety of investment choices including mutual funds, stocks, bonds, ETFs, and more
- Taxes aren't due unless you withdraw the money
- You can take penalty-free withdrawals for certain first-time home purchases or education expenses if you're under 59 1/2
- You can roll over all contribution types to an IRA
- Note: You can choose to work with different financial service provider if you want to roll your money into a non-Fidelity IRA. Your employer does not endorse any specific provider.

Need Help?

Call Fidelity at 866-733-1170

