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## Staying Invested in a Tricky Market Environment

Making economic forecasts and stock market predictions can be humbling. It's especially tough when you expect stocks to go higher and get a big drop instead. The environment today is the opposite, but still tricky, as recession hasn't followed the chorus of predictions. In some ways, figuring out what to do now that stocks have gone up is as difficult as considering what to do when stocks are down.

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### Video of the Month



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## August Blog Highlights: Education Planning



529 plans can be a great way to save for college, but they're not the only way. When you're investing for a major goal like education, it makes sense to be familiar with all of your options.

[Learn More](#)



In the college savings game, all strategies aren't created equal. The best savings vehicles offer special tax advantages if the funds are used to pay for college.

[Learn More](#)

## Are You Unsure of What to Do with your Former 401(k) Plan?

### RETIREMENT PLANNING TIPS

with **Kevin Speich**  
401(k) Specialist



Depending on your circumstances, the money you accumulate in an employer's plan may be a significant source of retirement income. How you choose to manage it can have a significant impact on your retirement savings. Below are **4 options** to consider:

**Option #1: Consolidate your accounts and have them managed by a trusted financial advisor**  
You can roll all or part of your money into an Individual Retirement Account, or IRA. If you decide to do this, make sure you do so directly from your current 401(k) plan to the IRA, as a direct rollover will save you from both penalties and withholding taxes. An IRA offers continued tax deferral for retirement and may offer additional financial planning strategies that could be beneficial. You should consider fees or commissions that could be assessed.

**Option #2 Leave your money in the Plan**  
If you have over \$5000 vested in your account, you may leave your money in the Plan. Your money will continue to be invested in the same manner as when you were employed. You are responsible for updating your former employer on name changes, address changes, and other changes that may affect your account. The employer may also make service provider changes or investment changes that could affect your portfolio.

**Option #3: Transfer into your new 401(k) Plan**  
You can transfer the money into your new employer's plan, which continues your tax-deferred growth potential. However, for any employer that may apply when rolling over your plan, restrictions, and fees.

**Option #4: Cash out**  
You can withdraw your money in a lump sum. While you might appreciate the cash windfall, remember that the early withdrawal will be subject to taxes. For example, distributions incur a 20% Federal withholding as well as standard income tax. If you're under age 59.5, you'll also pay an additional 10% penalty. On top of these, you may also face state and local taxes. *Adding these together can sharply decrease your expected cash out while likely significantly affecting your retirement goals.*

**Not quite sure which option is best for you?  
Please give our office a call to schedule an appointment with a financial advisor.**

[Contact Us](#)



**Account View 1.0 Users Will Be Upgraded to 2.0**  
Starting this month, clients with Account View 1.0 will automatically be upgraded to Account View 2.0. A transition date will be assigned to each client, sometime between August and October.

**Are There Any Changes TWG Should Be Aware Of?**  
This is a gentle reminder to always keep our Operations Team informed of any important life changes that may impact your financial plan.

## What's Cooking with TWG?



Packing a lunch can be an arduous process. Salads are a simple, healthy option, but can be a pain to keep fresh if you pack them the night before. So, what's the solution? Break out the mason jar for the perfect packed lunch! All you have to do is follow these easy steps.

[Click Here for Recipe](#)

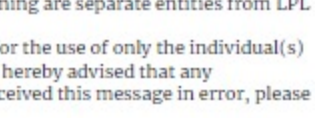


**Have Questions? We Can Help.**

Schedule an appointment with a member of our planning team — and talk investments, retirement planning, market news, and more. [Book appointment »](#)

**Together We Grow.**

[Contact Us](#)



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