Simplify your life—roll over your money

Organize your finances by combining your retirement accounts.

When your retirement money is all in one place, you can easily make transactions and keep track of your progress toward retirement. So consider rolling over your IRA or former employer's plan to your current employer's plan at Vanguard. You'll feel more organized and secure. Just follow these steps to move your money tax-free.

1. Contact the other financial institution.

- **Get a check.** Have the company that manages your IRA or former employer's retirement plan send a check directly to you. Ask the company to make the check payable to:

  Vanguard Fiduciary Trust Company, for the benefit of [Your Name]
  (VFTC, FBO [Your Name])

- **Find out what type of money you have.** When you contact the company, add details about each type of contribution you've made to the table below.

In addition, ask the representative to include this information with your check.

CONTRIBUTION TYPE	TOTAL AMOUNT	COST BASIS
Pre-tax	$	Not needed
Roth after-tax	$	$
Traditional after-tax	$	$
Date of your first contribution to Roth: (MM/DD/YYYY)		

Vanguard®

2. **Rolling over pre-tax money or want to complete a rollover with the Vanguard Mobile App?**

   Sign in to your app and go to **Transact** at the bottom of your screen. Select **Employer plan**, then **Roll money over to plan**. **Note**: If you're rolling over Roth money, skip to step 3.

   Once you select **Roll money over to plan**, you'll see the three steps needed to complete your rollover. After completing the steps and reviewing your information, select submit. You'll receive a confirmation number at the end of the process.

3. **Rolling over Roth money or want to submit the form?**

   When you get the check, complete the enclosed qualified rollover form for your current employer's plan. Be sure to sign and date the form.

4. **Mail the rollover check and form to Vanguard.**

   Mail the completed rollover form with the rollover check to Vanguard at one of these addresses:

   For standard U.S. mail
   Vanguard
   Attn: DC
   P.O. Box 982902
   El Paso, TX 79998-2902

   For registered, certified, or overnight mail
   Vanguard
   Attn: DC
   5951 Luckett Court, Suite A2
   El Paso, TX 79932

Connect with Vanguard®

vanguard.com/retirementplans • 800-523-1188

Whenever you invest, there's a chance you could lose the money.

Whether you keep your money where it is, move it to an IRA, or move it to another employer's plan depends on your situation and preferences. Some things to consider are available investments and services, fees and expenses, and protection from creditors. Also consider withdrawal penalties, required distributions, and the tax effects of moving company stock to an IRA. There are other factors too. Weigh the pros and cons before you make your decision.

BBBBTNGB 072026

Vanguard®

Participant Education
P.O. Box 2900
Valley Forge, PA 19482-2900