



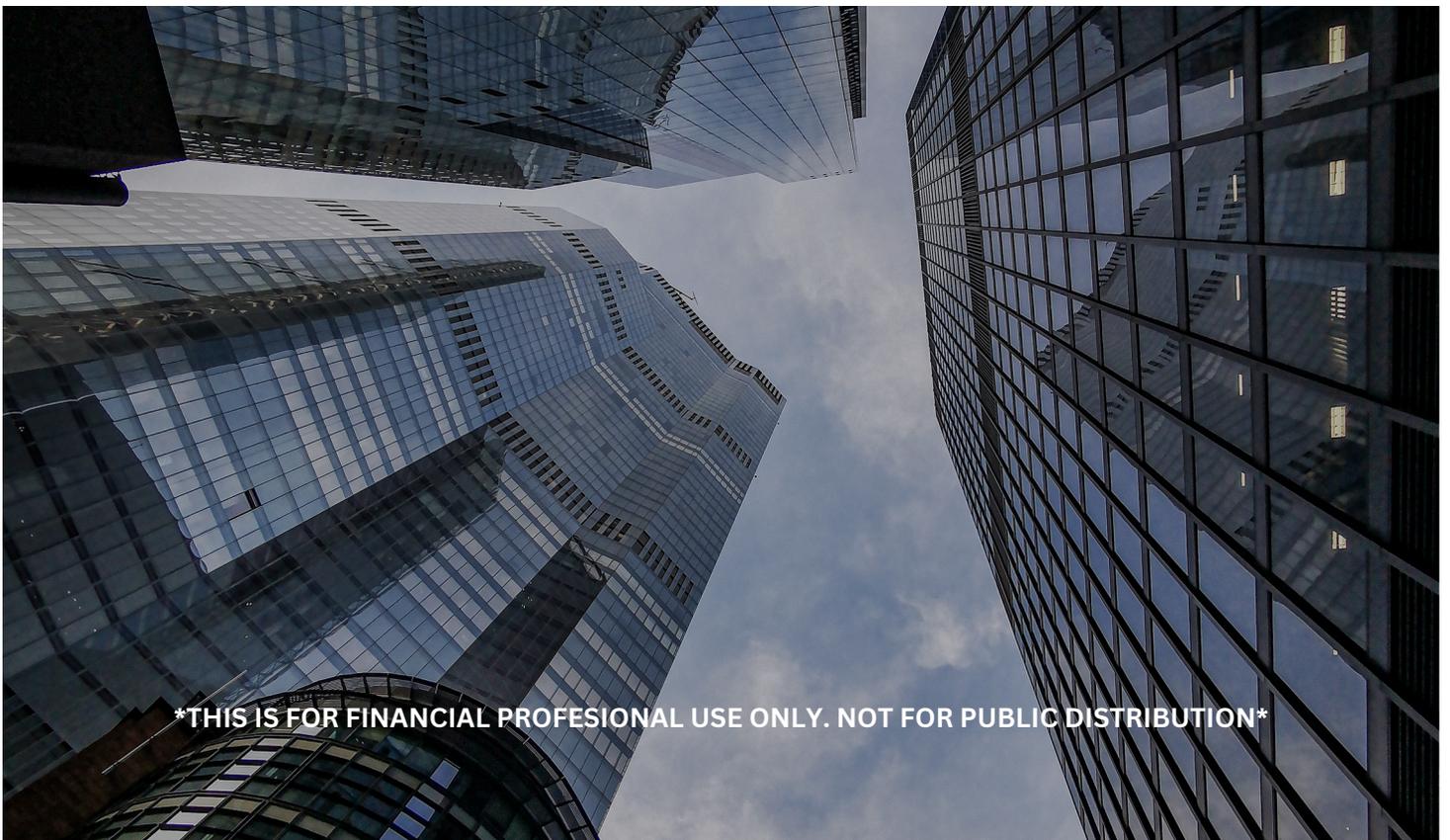
**GFI** GLOBAL  
FINANCIAL IMPACT

# ROLLOVER OPPORTUNITIES

# HERE ARE YOUR OPPORTUNITIES TO LOOK FOR

Have you sat down with a financial strategist, to help you transition to retirement?

I want to connect you with an expert, who has helped many transition. What do you have to lose?



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## 1.- 401(k) to IRA Rollovers

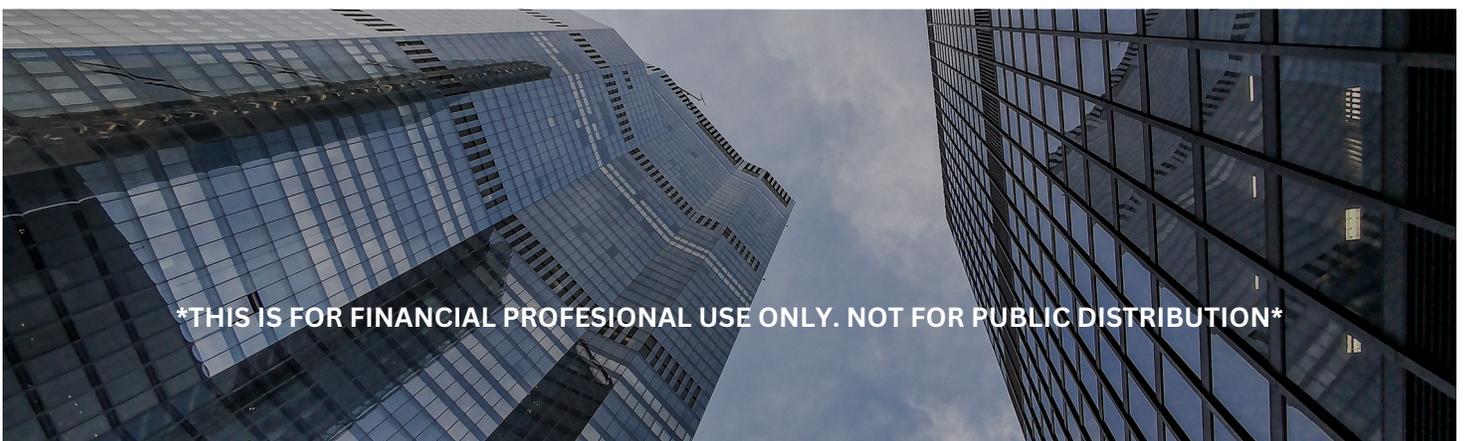
- **Opportunity:** Employees changing jobs or retiring.
- **Benefit:** More investment options and potentially lower fees.

## 2.- 403(b) to IRA Rollovers

- **Opportunity:** Public school employees and non-profit workers.
- **Benefit:** Greater flexibility and investment choices.

## 3.- 457(b) to IRA Rollovers

- **Opportunity:** Government employees and non-profit workers.
- **Benefit:** More control over retirement funds.



## 4.- Annuity Rollovers

### **Fixed Annuity to Fixed Index Annuity:**

- **Benefit:** Potentially higher returns with principal protection.

### **Variable Annuity to Fixed Index Annuity:**

- **Benefit:** Market-linked growth with downside protection.

## 5.- Pension Rollovers

- **Opportunity:** Employees retiring with a lump-sum pension option.
- **Benefit:** Control over investment strategy and assets.



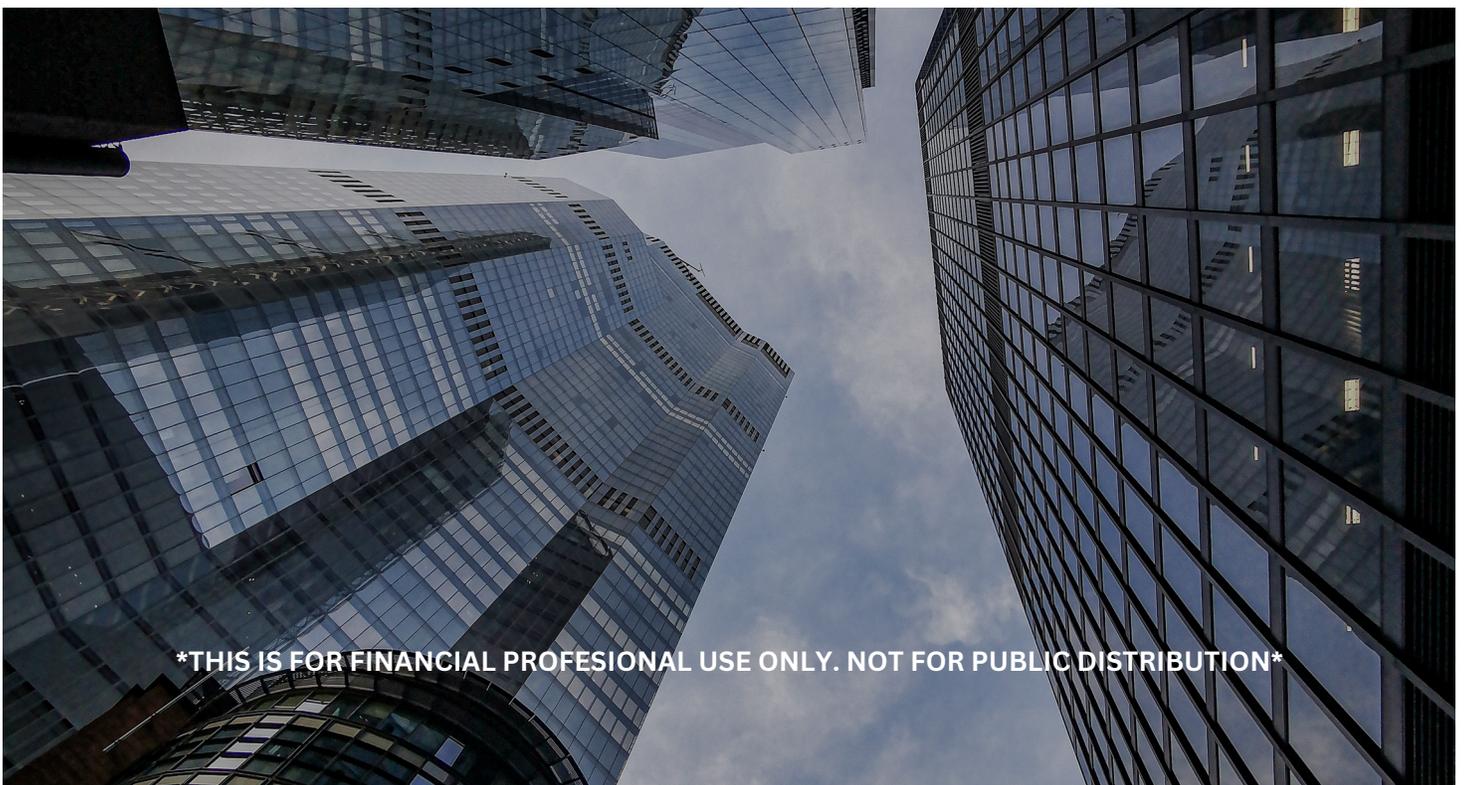
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## 6.- Traditional IRA to Roth IRA Rollovers

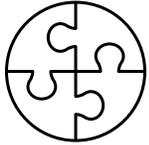
- **Opportunity:** Clients expecting higher future tax rates.
- **Benefit:** Tax-free growth and withdrawals (NOTE: Taxes due on rollover amount).

## 7.- Employer Plan Rollovers

- **Opportunity:** New job with a better retirement plan.
- **Benefit:** Improved investment options and lower fees.



# Key Benefits of Rollovers



**Consolidation:** Simplifies management of retirement accounts.



**Investment Options:** Increases available choices for investments.



**Fee Reduction:** Potentially lower overall fees.



**Control and Flexibility:** Greater control over retirement assets.

# Key Benefits of Rollovers



Principal protection



Growth opportunities



Bonus and enhancement opportunities



Lifetime income