

Job Change Retirement Checklist

Changing jobs? Compare your retirement choices before signing paperwork.

01. Collect your current plan statement, fee disclosure and distribution notice. Ask whether you may leave funds in the old plan and whether your new employer accepts rollovers.

02. Compare leaving funds in the old plan, moving to an eligible new employer plan, rolling to an IRA, or taking a distribution. Cashing out can create taxes and additional tax.

03. Compare total fees, investment options, services, withdrawal access and creditor protections. Review employer stock, plan loans and any after-tax or Roth balances separately.

04. Ask about a direct rollover. Eligible plan distributions paid to you generally have 20% mandatory withholding; an indirect rollover generally has a 60-day deadline. Exceptions and eligibility rules matter.

05. Review beneficiaries and the coverage you may lose when employment ends. Ask HR about deadlines for life and health benefits.

06. Write down your questions and consult the plan administrator and appropriately qualified tax or investment professional before acting.

Your next step

Request a personal conversation: www.paduafinancial.com/request-review/
321-745-5421

Educational checklist, not an individualized investment, tax or legal recommendation. Insurance availability varies by state and carrier. California: life insurance and annuities only.

Official resources - reviewed October 10, 2026

IRS: employment ends

IRS: rollover rules