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## **Rollover and 401k Loan Considerations**

When deciding whether to rollover a retirement account, you should carefully consider your personal situation and preferences. Prior to a decision, be sure to understand the benefits and limitations of your available options and consider factors such as differences in investment related expenses, plan or account fees, available investment options, distribution options, penalties and legal and creditor protections, the availability of loan provisions, tax treatment, and other concerns specific to your individual circumstances.

You should consider all such factors that should be evaluated in a rollover decision, and make a comparison to your current retirement account. You should consult with your own financial and tax advisor before making a rollover decision.

A rollover [YKing3] of retirement plan assets to an IRA or an individual 401(k) is not your only option. Carefully consider all of your available options which may include, but not be limited to keeping your assets in your former employer's plan; rolling over assets to a new employer's plan; or taking a cash distribution (taxes and possible withdrawal penalties may apply).

Beagle offers Individual 401(k) accounts with loan provisions that allow for participant loans at an interest rate equal to the prime rate plus 1-2 percentage points. Interest on loans paid by a client is contributed back into the client's Individual 401(k) accounts. Interest paid on loans is non tax-deductible. Loans taken from an Individual 401(k) account can impact the 401(k) account's investment value, reducing the opportunity to grow the investment. The risks of taking loans from Individual 401(k) accounts should be considered carefully.

## **Investment Risks and Decisions**

Before investing, consider your investment objectives and Beagle's fees and expenses. We provide advisory services, whether it be robo and Internet-based or traditional or a combination, that are designed to assist Our Users in achieving certain, specific financial goals. These advisory services are not intended to provide comprehensive investment or financial planning or tax advice, are not intended to evaluate and advise on every aspect of a person's financial situation and related circumstances, and do not incorporate specific investments that a person could hold elsewhere.

Suggested portfolio recommendations for each client are dependent upon current and accurate financial and risk profiles. Clients should promptly update their profile information in their Beagle account when financial circumstances or investment objectives change.

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