

WHY YOU SHOULD **CONSOLIDATE** RETIREMENT ACCOUNTS

Clarify your “big picture” by consolidating multiple retirement accounts. The process isn't always simple, but the military financial professionals with AAFMAA Wealth Management & Trust LLC (AWM&T) will do the heavy lifting for you.

Benefits of Consolidation

Rebalance your portfolio.

Over time, your needs and risk tolerance will fluctuate. The fewer accounts you have, the easier it is to rebalance your investment strategy.

Understand your returns.

Facilitate understanding and monitor the rate of return on your investments with one simplified account.

Minimize your fees.

Avoid annual maintenance fees for multiple retirement accounts and potentially decrease this amount with a single account.

Reduce paperwork and simplify tax time.

Enhance your tax-efficient strategy and facilitate your record-keeping regarding contact and beneficiary information.

Rollover Options

- Old 401(k) to an IRA
- Old 401(k) to your current employer's 401(k) **(if it accepts incoming rollovers)**
- IRA to a 401(k) **(if it accepts incoming rollovers)**
- Multiple IRAs into one IRA

Let AWM&T Help

It's never too early to start planning for retirement. Email wealthmanagement@aafmaa.com or call 1-910-307-3500 to get started on the retirement of your dreams.



AAFMAA[®]

COMPASSION • TRUST • PROTECTION

AAFMAA Wealth Management & Trust LLC

© 2026 AAFMAA Wealth Management & Trust LLC. Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice. Nothing contained in this communication should be interpreted as such. We encourage you to seek guidance from your tax or legal advisor. Past performance does not guarantee future results. Investments are not FDIC or SIPC insured, are not deposits, nor are they insured by, issued by, or guaranteed by obligations of any government agency or any bank, and they involve risk including possible loss of principal.

No information provided herein is intended as personal investment advice or financial recommendation and should not be interpreted as such. The information provided reflects the general views of AAFMAA Wealth Management & Trust LLC but may not reflect client recommendations, investment strategies, or performance. Current and future financial environments may not reflect those illustrated here. Views of AAFMAA Wealth Management & Trust LLC may change based on new information or considerations.