

# Rollover Guide

Follow the three steps below to roll over your old 401(k) to a TD Ameritrade Individual Retirement Account (IRA). Or visit [tdameritrade.com/rollover](https://tdameritrade.com/rollover) to review your options.

## 1. Open a new IRA.

Open a new TD Ameritrade IRA in one of two ways:

- [Apply online](#)
- Call **800-213-4583** to speak with a rollover specialist

If you already have a TD Ameritrade IRA, skip directly to step #2.

## 2. Fund your account.

Contact the administrator of your previous employer-sponsored retirement plan to request the appropriate rollover forms. Have a statement from your previous 401(k) plan and your Social Security card handy. Then return the completed rollover forms to the administrator, asking for your retirement account funds to be delivered in one of these ways:

### Direct rollover | wire

Request to have the funds [wired](#) into your TD Ameritrade account.

### Direct rollover | check

Request a [check](#) be made out to:

**TD Ameritrade Clearing, Inc.**  
**FBO [ Your name ]**  
**[ Your account number ]**

- The check can be sent from the plan administrator directly to TD Ameritrade.
- Or the check can be sent to you to deposit at a TD Ameritrade branch in person or by [mail](#). Be sure to include a [deposit slip](#).

### Indirect rollover

Request the plan administrator send you a check made payable to you.

- You must deposit the entire amount that was in your 401(k) account into your IRA within 60 days of receipt to avoid IRS penalties.
- Your plan administrator may withhold 20% for federal taxes; if so, you will need to make up this difference in your deposit, or you may be subject to additional taxes and penalties.
- Deposit the check in person at a TD Ameritrade branch or by mail. Be sure to include a [deposit slip](#).

**For more detailed wire transfer and check mailing instructions, please see the next page.**

Depending on your plan's administrator, your funds can take anywhere from five to 20 business days from the date you request your rollover from your plan to be deposited into your TD Ameritrade account.

TD Ameritrade does not provide tax advice. We suggest you consult with a tax-planning professional with regard to your personal circumstances.

## 3. Build your portfolio.

Once funds are deposited, log in to your account to build your retirement portfolio. Learn how to design a portfolio based on your risk tolerance and current stage of life, using our educational resources and tools:

### Education Center

View [courses](#) on creating and managing your own portfolio and more.

### Portfolio Planner™ tool

Create and track your own target asset allocation model.

Then, choose your investments:

- [Mutual funds](#)
- [Exchange-traded funds \(ETFs\)](#)
- [Bonds and CDs](#)
- [Stocks](#)
- [Options](#) and [futures](#)  
(with proper approval)

*Carefully consider the investment objectives, risks, charges, and expenses before investing. A prospectus, obtained by calling 800-669-3900, contains this and other important information about an investment company. Read carefully before investing.*

## Funding instructions for your 401(k)-to-IRA rollover.

### For wire transfers:

If your bank is located in the United States:

#### Wells Fargo Bank, NA

420 Montgomery Street  
San Francisco, CA 94104  
ABA transit routing # 121000248

Please contact TD Ameritrade and not Wells Fargo Bank with questions or concerns about a wire transfer. Please do not send checks to this address.

For credit to:

#### TD Ameritrade Clearing, Inc.

Account # 4123214561

For benefit of:\*

[Your account number]

[Your name]

[Your address]

\*Required for timely and accurate processing of your wire request.

### For checks:

Depending on the type of rollover you choose (direct or indirect), you can have your plan administrator mail the check directly to TD Ameritrade, or you can have the plan administrator send you the check, which you then mail to us along with a deposit slip.

Make checks out to:

TD Ameritrade Clearing, Inc.

FBO [Your name]

[Your account number]

#### Regular mail:

P.O. Box 2789  
Omaha, NE 68103-2789

#### Overnight mail:

200 S. 108th Ave.  
Omaha, NE 68154-2631

**Questions?** Our rollover specialists are here to help. Call **800-213-4583** today.



Where Smart Investors Get Smarter<sup>SM</sup>

A rollover is not your only alternative when dealing with old retirement plans.

Before rolling over a 401(k) to an IRA, be sure to consider your other choices, including keeping it in the former employer's plan, rolling it into a 401(k) at a new employer, or cashing out the account value, keeping in mind that taking a lump sum distribution can have adverse tax consequences. Whatever you decide to do, be sure to consult with your tax advisor. Please [click here](#) for more information on rollover alternatives.

Mutual funds and exchange-traded funds are subject to market, exchange rate, political, credit, interest rate, and prepayment risks, which vary depending on the type of mutual fund. Fund purchases may be subject to investment minimums, eligibility, and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances.

Fixed-income investments are subject to various risks, including changes in interest rates, credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications, and other factors. For further details, please call 800-934-4445.

All investing involves risk, including loss of principal.

Options involve risks and are not suitable for all investors. Before trading options, carefully read [Characteristics and Risks of Standardized Options](#). Contact TD Ameritrade at 800-669-3900 for a copy.

Futures and futures options trading involves substantial risk and is not suitable for all investors. Please read the [Risk Disclosure Statement](#) prior to trading futures products.

Futures accounts are not protected by the Securities Investor Protection Corporation (SIPC).

Futures and futures options trading services provided by Charles Schwab Futures and Forex LLC. Trading privileges subject to review and approval. Not all clients will qualify.

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