

# Simplify your money, simplify your life

Declutter your finances by combining  
your retirement accounts online.

When your retirement money is all in one place, you can easily make transactions and see your progress toward retirement. So consider rolling over your IRA or former employer's plan to your current plan at Vanguard. You'll feel more organized and secure. Just follow these steps to move your money tax-free.

## 1. Contact the other financial institution.

Have the company that manages your IRA or former employer's retirement plan send a check directly to you. Ask the company to make the check payable to:

Vanguard Fiduciary Trust Company, for the benefit of [Your Name]  
(VFTC, FBO [Your Name])

When you contact the company, complete the table below with details about each type of contribution you've made. Write down the answers so you'll have them handy when you get to step 2.

In addition, ask the representative to include this information with your check.

Contribution type	Total amount	Cost basis	Date of first contribution
Pre-tax	\$	Not needed	Not needed
Roth after-tax	\$	\$	
Traditional after-tax	\$	\$	Not needed

## 2. Complete your rollover form.

When you get the check, log in to your account at [vanguard.com/retirementplans](https://vanguard.com/retirementplans) and complete the online form to roll over money to your current employer's retirement plan.

After you complete the form, you'll need to print it out. Be sure to sign and date the form.

## 3. Mail the rollover check and form to Vanguard.

Mail the completed rollover form with the rollover check to Vanguard at one of these addresses:

### For standard U.S. mail

Vanguard  
Attn: DC  
P.O. Box 982902  
El Paso, TX 79998-2902

### For registered, certified, or overnight mail

Vanguard  
Attn: DC  
5951 Lockett Court, Suite A2  
El Paso, TX 79932

## Connect with Vanguard®

[vanguard.com/retirementplans](https://vanguard.com/retirementplans) • 800-523-1188



*Whenever you invest, there's a chance you could lose the money.*

Whether you keep your money where it is, move it to an IRA, or move it to another employer's plan depends on your situation and preferences. Some things to consider are available investments and services, fees and expenses, and protection from creditors. Also consider withdrawal penalties, required distributions, and the tax effects of moving company stock to an IRA. There are other factors too. Weigh the pros and cons before you make your decision.

**Vanguard®**

**Participant Education**

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