

# The Benefits of Consolidating Retirement Accounts

Do you have retirement money in a former employer's plan as a result of changing jobs?

Do you have IRAs at multiple banks or investment firms?

Whether you are retiring early, changing jobs or simply leaving the workforce—chances are that by the time you are ready to access your retirement savings accounts, generally at retirement, you may have amassed a number of retirement savings vehicles held in different places.

Consider consolidating your retirement assets into one account.

## Benefits of Consolidation:

There are many advantages to consolidating your retirement accounts into one such as:

- *Broader Investment Choices.* At Baird you will have access to a wider selection of investment options including, stocks, bonds, mutual funds and other securities.
- *Greater Control.* By consolidating your retirement assets into one, you'll have a more complete picture of your retirement portfolio. Together you and your Baird Financial Advisor can map out an investment plan that will identify and allocate investments to help you achieve your financial goals.
- *Reduced Fees.* Rather than pay multiple custodial fees, consolidate and reduce your fees to one.
- *Simple Account Access.* You will have the convenience of accessing your accounts online or through your Baird Financial Advisor, virtually offering account access 24 hours a day, seven days a week.
- *One Consolidated Statement.* Consolidation of retirement plans provides you with the convenience of having one source to easily track your investments.
- *Ease and Flexibility of Distributions.* When you reach age 70-½, having all of your retirement assets at one place will provide simplicity and ease when it comes to calculating your mandatory required distributions.

## Why Baird?

For more than 80 years, Robert W. Baird & Co. has provided solid financial advice to our clients – putting their needs first as a matter of principal. As part of our comprehensive Baird Wealth Management planning process, we take the time to learn each client's individual retirement and financial planning goals and then provide high-quality, individually tailored advice.

To learn more about how you can take control of your retirement portfolio, please contact your Baird Financial Advisor.