Retirement rollover basics

Questions to ask before moving funds

Use this guide to prepare a discussion with the retirement plan administrator and qualified tax or financial professionals. It does not recommend a rollover, investment or insurance product.

Confirm what you hold and what is allowed

[ ] Identify the account category and whether funds are pre-tax, Roth or after-tax. Keep account numbers private.

[ ] Ask the plan administrator whether a distribution is eligible for rollover and whether any portion cannot be rolled over.

[ ] Compare staying in the plan, moving to an eligible employer plan, using an IRA and taking a distribution.

[ ] Compare fees, investment choices, withdrawal restrictions, creditor protections and available services.

[ ] Ask how employer stock, outstanding loans, required distributions and age-based rules affect your situation.

[ ] Obtain a clear explanation of any insurance product, guarantees, charges and surrender restrictions before considering it.

Understand the transfer and tax questions

[ ] Ask whether the administrator can send an eligible distribution directly to the receiving plan or IRA.

[ ] If a distribution is paid to you, ask about the applicable 60-day rollover deadline and withholding before accepting it.

[ ] An eligible employer-plan distribution paid to you is generally subject to 20% withholding. Making a full rollover can require replacing the withheld amount.

[ ] Ask a tax professional about Roth conversions, taxes, reporting and any early-distribution consequences.

[ ] For IRA-to-IRA movements, confirm whether the once-per-12-month rollover rule applies; trustee-to-trustee transfers are treated differently.

[ ] Keep confirmation from both institutions and reconcile the transaction with tax forms. Do not send balances, statements or account identifiers through public chat.

Important context

An eligible direct rollover generally avoids withholding. Indirect rollovers have deadlines and exceptions, and not every distribution is eligible. Tax treatment depends on the account, distribution and destination. Confirm the transaction before instructing an institution to move money.

Your next steps

Use this checklist to prepare

[ ] Keep a copy of your questions and relevant dates.

[ ] Request an explanation of the applicable coverage, exclusions and process.

[ ] Share private documents only when specifically requested through an appropriate channel.

[ ] Confirm the actual outcome in writing; an information request does not bind insurance, enroll you in a plan or move funds.

Ask OG Insurance HQ

The existing policy review request is for an insurance policy discussion. It is not a retirement-account rollover service or an instruction to move funds.

Open the relevant intake or information page

This guide does not establish product availability, licensing in a particular state, carrier appointments, pricing or eligibility. Confirm these details with the agency and applicable insurer.

Official references

IRS retirement plan and IRA rollovers

IRS Topic 413: rollovers

References reviewed October 13, 2026. Rules and product terms can change. Use the linked official pages and current policy or plan documents for the latest information.