



How to Rollover Your Old 401(k) to MyRoboAdviser™?

Have you switched jobs recently or a while back and are wondering what to do with your old 401(k)? Worry no more and rollover your old 401(k) to a 3-Dimensional MyRoboAdviser portfolio!

First and foremost, there is **No** fee or commission for rolling over your old 401(k) to MyRoboAdviser. However, your old provider may charge you for closing your account. You should ask your current plan provider whether you will incur any fees.

If you do not have an account set up with MyRoboAdviser prior to the rollover, then the first step in the process would be to set up an Individual Retirement Account. The majority of 401(k)'s are "pre-tax" and need to be rolled over into a Traditional IRA to maintain equal tax status. However, some people have Roth 401(k)'s which are funded with "after-tax" dollars. The Roth 401(k) would need to be rolled over into a Roth IRA.

Once you set up your account at MyRoboAdviser, the next step is to click the "Transfer or rollover" button in the top right of the screen, then select "Rollover to Betterment". After you click "start a rollover" you will be prompted to choose what type of transfer or rollover. The two options here are "Retirement Account" or "Brokerage Account". In our case, we will select "Retirement Account" After you select "Retirement Account", then click "Get started", you will be asked what type of retirement account. Again, in this case we will select "401(K)". You will now be asked if you are still about to contribute to the 401(k), select yes/no and click "Continue". You will be asked a series of questions asking about what funds the account contains, type of 401(k) (Traditional or Roth), the current provider and the estimated total account balance. Upon completion of these questions, Betterment, MyRoboAdviser's Technology partner, will generate a personalized set of instructions with all the steps including how the check should be issued and where it should be sent to complete your rollover.



After you generate the instructions from Betterment, you will want to contact your old 401(k) provider and let them know that you're rolling over your funds. Your provider will then release your funds by issuing a check- either directly to Betterment, or they'll be sent to you, which you can then forward to Betterment.

Direct Rollover: if the funds are sent directly to Betterment, this is what's known as a direct rollover.

Indirect Rollover: if your old provider writes a check to you and then you deposit the funds into your MyRoboAdviser IRA. Please note: there is an important 60 day time period that you must be aware of if you're doing an Indirect rollover.

1. Ask your provider for an early distribution with no withholding. Your provider may call it a "premature distribution", which is the same thing
2. Deposit the funds into your MyRoboAdviser IRA within 60 days to avoid tax penalties.

How long does it take for my rollover to be completed?

Generally, it takes 7-10 business days after the funds have left your old provider for the funds to appear in your MyRoboAdviser account.

Have questions?

If you have any questions about holdings in your account or one of our models, or perhaps have another question about our services, you can contact us directly at **920.785.6012** or email us at support@myroboadviser.com. My Robo Adviser™ has partnered with Betterment for Advisors as our technology solution to provide our services to our clients. Betterment maintains a support line you can also call for help with navigation, linking your accounts or other site functionality. You can call the Betterment for Advisors support line at **800.400.1571**.

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My Robo Adviser is a digital investment service advised by ETF Model Solutions, LLC. Investments recommended by My Robo Adviser™ involve risk and will fluctuate in value. Unless otherwise stated, investments are not insured or guaranteed. May lose money. My Robo Adviser™ utilizes the platform and technology services of Betterment LLC, an SEC Registered Investment Adviser. Betterment provides the wrap fee program that assists us in providing our services to you. Custody and trading services for the program are provided by Betterment Securities, an SEC registered broker-dealer and member FINRA/SIPC.

My Robo Adviser's services are specific to the investment goals that you identify. We do not provide comprehensive financial or tax planning. Our Advisory services rely upon an algorithm designed and maintained by Betterment to assist us in determining our portfolio recommendations. Unless you directly consult with My Robo Adviser™ Advisory personnel, the algorithm is the sole basis of the advice.

Clients and perspective clients should be aware that certain tools and content on the Betterment, LLC website, including projected returns, functionality, tax-coordinated portfolios and links to investment philosophy, research, educational materials and FAQs apply solely to Betterment's 2-dimensional portfolios and may not apply to MyRoboAdviser.com's 3-dimensional investment recommendations.

Existing My Robo Adviser™ clients are reminded to login and update personal information whenever their goals or personal financial circumstances change. Clients should also confirm that their current goal allocation is aligned with the recommended target allocation provided for each goal. Clients with questions regarding their account, personal financial circumstances, goals, or an investment allocation with respect to our service should contact us via email or telephone.

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Prospective clients contemplating opening an account with My Robo Adviser™ are advised to read My Robo Adviser's Form ADV Brochure, Part 2A for important disclosures about our services, business practices, the costs and risks of investing, and other important considerations prior to opening their account. You can access the most recent version of our Form ADV via a [link](#) on our website.

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