Let's Talk About...

Whether to Keep Your Money in the Plan

Did you know that you can leave your retirement savings in the Halliburton Plan when you retire? As you decide your financial next steps, consider these reasons to keep your money in the plan:

Continue to defer taxes

Leaving your money in the Plan or in an Individual Retirement Account (IRA) provides continued tax deferral. You won't pay taxes on the funds until you make withdrawals, which can potentially lower your current tax bill.

The convenience of consolidation

Some people find it easier to manage their retirement savings if they consolidate their accounts. Leaving your money in your 401(k) can simplify your retirement planning by keeping all your assets in one place.

For more information on how to roll over assets from other plans into your Plan account, contact Fidelity at (800) 845-2363.

Access to low-cost investments and professionally managed Retirement Portfolios

The Plan offers access to funds that are only available in institutional plans. For example, the Stable Value Strategy's goal is to protect your principal while providing a steady rate of return—and stable value funds are only available in institutional plans, like your 401(k). In addition, the Plan can use its total asset pool size to drive down fees. Plus, the Retirement Portfolios utilize a professional investment manager who oversees their asset allocation.

Before You Decide

There are several other factors to consider, such as your financial situation, goals, and preferences.

We encourage you to work with a financial advisor or tax professional to decide what works best for you. To learn more, see Let's Talk ... About Getting Ready for Your Financial Advisor First Date.