

## If you're starting a new job, consider the following options

- Set up direct deposit of your paycheck.
- Establish beneficiaries for any new accounts you now have, like your retirement plan.
- Enroll in your retirement plan and contribute as much as you can.
- Do you have a retirement account from a previous employer? Consider your options, which may include: 1) leaving funds in your former plan, 2) rolling them into your new plan, 3) rolling them into an IRA or 4) taking a cash contribution. An Empower Retirement consultant can help you understand these options so you can decide which one is the best for you.
- Enroll in your new health benefits and, if a health savings account (HSA) or flexible spending account (FSA) is available, consider establishing and contributing to that as well.
- Revisit your budget if your pay has changed in any way to ensure you stay on track. If your income has risen, consider paying more debt off to reduce your overall liabilities.
- Understand how corporate or job-related expenses are handled.
- Look into disability insurance (if available).
- If you previously held life insurance through your prior job, ensure you have appropriate life insurance coverage now. Talk to a licensed insurance agent or financial advisor if you are unsure.



---

Consider all your options and their features and fees before moving money between accounts.

**Securities offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC.** GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

©2020 Empower Retirement, LLC. All rights reserved. GEN-FLY-WF-818206-1220 RO1403774-1220