September 2026

When the Paycheck Stops, *What Do You Do with the 401(k)?*

A CLEARER TOMORROW STARTS TODAY

You've worked hard to build your retirement savings. Now you face a big decision. Here are four common paths — and a better way to move forward with confidence.

YOUR 401(k) AT RETIREMENT

PATH 1

Leave it in the 401(k)

Keep your money where it is with simple administration and institutional investment options.

What you get:

- ✓ Simplicity
- ✓ Familiar platform

The tradeoff:

- ✗ Limited investment choices
- ✗ Usually no integrated retirement-income plan

PATH 2

Hire a Financial *Adviser*

Roll over to an adviser who provides ongoing planning and investment management.

What you get:

- ✓ Personalized advice
- ✓ Ongoing support

The tradeoff:

- ✗ Often an ongoing asset-based or planning fee
- ✗ Your assets are actively managed
- ✗ Investment strategy typically starts with risk tolerance

PATH 3

Roll to an IRA and DIY

Move your money to an IRA for more control and flexibility.

What you get:

- ✓ Full control
- ✓ Wide range of investment options
- ✓ Low ongoing cost

The tradeoff:

- ✗ You have to build and maintain the strategy yourself
- ✗ Requires investment knowledge
- ✗ Still exposed to sequence-of-returns risk

PATH 4

Blueprint Tomorrow

Get a personalized retirement-income blueprint that shows exactly how your money can work together to support your retirement paycheck.

What you get:

- ✓ A clear, account-by-account plan
- ✓ Your Retirement Paycheck
- ✓ Tax and healthcare strategy
- ✓ You keep control of your assets

The advantage:

- ✓ Designed to reduce the need to sell growth assets in a market downturn
- ✓ The specificity of a personalized plan without turning over management of your assets
- ✓ **Just $199 per year**

What DIY Calculators Miss

Most retirement calculators tell you if you have enough money to retire. They don't tell you how to hold it, where each account should be, or how to turn it into a tax-efficient paycheck that lasts.

It's not just about how much you have — it's about how it works for you.

Risk Tolerance vs. Retirement Paycheck

Traditional approaches generally start with your risk tolerance and try to optimize returns within that risk band. That can leave retirees exposed to sequence-of-returns risk. Blueprint starts with your retirement budget and works backward to design a plan that funds your paycheck first.

Explore with Very Little Risk.

For just $199 a year, you can find out if Blueprint Tomorrow is a better alternative for your retirement. No account linking. No sales pressure. No obligations.

Build Your Blueprint >

A clearer tomorrow starts today.

No account linking required | Your information stays private | Transparent assumptions and methodology | Built for all 50 states and D.C. | Ongoing check-ins as life changes