

# What Happens to Your DROP Lump Sum Money when You Retire ?

**With 43 Years of Experience in Financial Services,  
Fraser Allport can help you with all your DROP and Retirement needs.**

**Your lump sum DROP money is paid in one of three ways. Your choices are :**

1. As a lump sum payment, with mandatory 20% withheld for Federal Income Taxes.
2. As a tax-free 100% rollover to your own personal "Self-Directed IRA Rollover " investment account.
3. Or as a combination: a partial lump sum payment to you, with 20% withheld for Federal Income Taxes, and then the remainder rolled over non-taxable to your new Self-Directed IRA.

**What is a " Self-Directed IRA " ?**

- Do you know how to complete all of your DROP Exit paperwork, the process, and the Deadlines ?
- Fraser can help you complete your DROP Termination paperwork, the right way.
- Fraser can also help you establish your new Self-Directed IRA Rollover account, the right way.
- Your DROP Lump Sum "rolls over" non-taxable to your new IRA, and then we chose how to prudently invest this DROP Rollover money for you.
- Together, we can set-up your new IRA to pay you a **Guaranteed Lifetime monthly check**.
- In your Retirement, wise planning could get you three Guaranteed Lifetime monthly checks: Your DROP, Social Security, and IRA checks.  
*That's Three Lifetime checks !*

- Fraser can help you with the very first steps that you **must** take to exit your DROP.
- Fraser can help you meet the dates and deadlines for filing your DROP Exit forms.
- Fraser can help you determine what forms are needed, and help you complete them.
- Fraser can help you with independent choices for wisely investing your DROP money.
- Fraser can help you optimize your un-used Sick Days and Vacation Days in your DROP.
- Fraser can help you maximize your Social Security benefits for you and also for your Spouse.
- Fraser can help you with your Health Insurance, Medicare, and Long Term Care choices.
- Fraser can help you coordinate your Retirement Plans with your Spouse's Retirement Plans.
- Fraser can help you reduce your Income Taxes in Retirement. Don't overpay your Income Taxes.
- Fraser can help you with your Estate and Legacy Planning. Fraser is a Certified Estate Planner™.
- Fraser can help you Get Your House In Order with Wills, Trusts, Powers of Attorney, Living Will, etc.
- Fraser can help you with Long Term Care and Home Health Care Plans, customized for you. Act now, while your health still qualifies.

Your DROP Plan is your Retirement Nest Egg.  
Safeguard it by getting Smart with your Money.

**Remember the two Golden Rules of Investing:**

- 1) Don't Go It Alone. Seek out Professional help.
- 2) It's Never Too Early to Plan for Retirement.

**These are Big Decisions.**

Be Smart with Your Money, because it's Your Nest Egg and Your Health at stake here.  
Make certain you are prepared for Retirement; and prepared for Longevity ***if you are already Retired.***

**Schedule your no obligation Complimentary Consultation  
with Fraser Allport at :**

**[www.calendly.com/fiduciaryadvisor](http://www.calendly.com/fiduciaryadvisor)**

***" For 43 Years ... Fraser is The Advisor that You Keep "***

# You are in the DROP. Good for you. That's a smart move. But do you fully understand your DROP ?

The Drop is a wise move.

But DROP can get complicated.

You have many DROP forms, choices,  
decisions and Deadlines.

Do you understand all of your DROP's details ?

All of The Rules and Regulations ?

Plus your Rights and Responsibilities  
in the DROP System ?

Your DROP requires your attention.

Not a lot of your time. But a little of your time.

Spend some time with your DROP.  
It's a good investment.

Because it's your Money, and Every Day  
in The Drop counts.

So get involved with your  
Retirement Money. Today.

No One can care more about your Money than You.

Learn more about your DROP,  
because it's *your* Money.

That makes common-sense, right ?

Understanding your Investments,  
Pension, and Retirement.

Getting Smart about your DROP.

Make a Decision to Start Today.

Fraser Allport can make learning about  
your DROP fast, fun, easy, and free.

Your DROP decisions today will be with you  
financially for the rest of Your Life, literally.

Please accept Fraser's invitation below for  
a Complimentary Consultation to answer your  
DROP questions. Because it is never too early  
to plan for your Retirement.

**Schedule your no obligation Complimentary Consultation  
with Fraser Allport at :**

**[www.calendly.com/fiduciaryadvisor](http://www.calendly.com/fiduciaryadvisor)**

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**Serving All of Florida, Statewide. Fraser can work in all 50 States.**

Fraser Allport is an Independent Fiduciary, and the Owner of The Total Advisor, LLC™, specializing in Retirement, Income Tax, and Estate Planning. Fraser also focuses on Social Security, Medicare, Long Term Care, and Home Health Care. Fraser has been serving his Clients since 1982 - 43 Years of Excellence. Florida License # A 00 44 61 and L 09 47 754

*" All Knowledge comes from Experience. " - Albert Einstein*