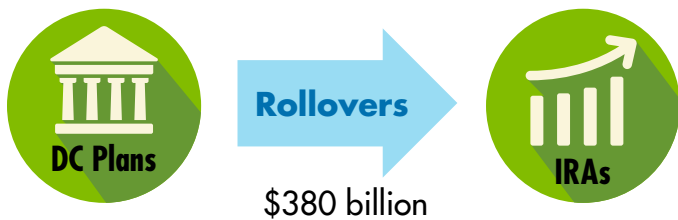


# Following the Path of Money in Motion



Qualified money in motion consists of asset transfers among defined contribution (DC) plans and individual retirement accounts (IRAs) — likely exceeding \$600 billion annually.

## Flows into IRAs\*



● **Of those doing rollovers**



● **Of those doing transfers**

## Key Findings\*\*

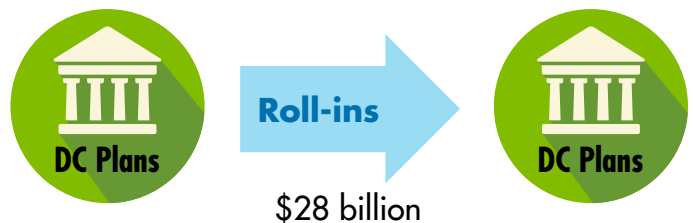
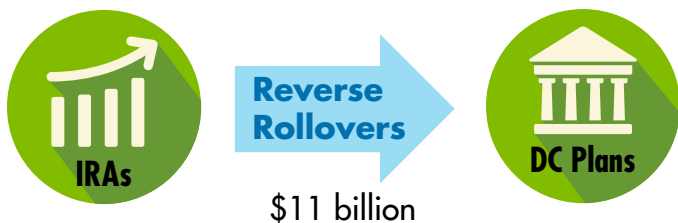
- **47%** discuss the rollover decision with a financial professional.
- **63%** roll funds to a company other than the DC plan provider.
- **55%** select an IRA company to consolidate funds.
- **48%** also do IRA-to-IRA transfers.

Average rollover size = **\$160,000**

- **44%** discuss the decision with a financial professional.
- **53%** select an IRA company to consolidate funds; **51%** make selection based on company reputation or recommendations
- **56%** also do DC-to-IRA rollovers.

Average transfer size = **\$97,000**

## Flows Into DC Plans\*



\*Annual estimates for workers and retirees aged 40 to 75.

\*\*Of those aged 30 to 75 who did this activity within the past two years.

### ABOUT THE RESEARCH

The LIMRA Secure Retirement Institute conducted this research in 2016 to examine the dynamics of the qualified money in motion market.

To learn more, contact the project director Matthew Drinkwater at 860-285-7743 or [mdrinkwater@limra.com](mailto:mdrinkwater@limra.com).