

Bring Your Financial Picture Into Focus

Consolidating investment accounts may give you a clearer picture of your financial standing.



FINANCIAL FYI®

After years of accumulating assets, you likely have your money in several different accounts—two or more investment companies, the bank, your old 401(k). Sometimes it's good to be in more than one place. Sometimes it just costs you more time and money than it should. It could be time to consolidate.

Sharpen Your View

What does it mean to consolidate? It is essentially streamlining to make managing your money more efficient. Whether that's moving all your investments under one firm, combining retirement investments into one account or transitioning from several companies to a few, a consolidated portfolio can give you a more accurate view of your overall financial condition.



Manage Easier



When your assets are spread across many companies, it can be hard to know if your investments are meeting your goals. Consolidation puts you in a better position to take action because you can see what's working and what's not.

A CONSOLIDATED PORTFOLIO LETS YOU

- See clearly where your money is invested
- Make better decisions about adding or decreasing types of investments
- Spot gaps and avoid duplicate investments
- Manage risk easier as your situation changes or during market ups and downs
- View your entire portfolio on one statement, if you go with one company

Keep Depth of Options



Managing your money with one company can still give you a lot of investment options. With American Century Investments®, you can build a well-rounded portfolio from more than 80 no-load mutual funds across a variety of investment strategies. Diversifying your portfolio—having a mix of several kinds of investments—can help you manage risk and potentially ride out market swings, however it cannot ensure you won't have a loss.

Or, if you're looking for more convenience, choose one of our professionally-managed asset allocation portfolios. They offer instant diversification in a single investment choice. Additionally, our brokerage services can make consolidating assets from other companies simple by having all of your investments in one place.

Free Up Your Time



Consolidating can help reduce your paperwork (and email, if you prefer paperless statements) and simplify recordkeeping. And, if you move your investments to one company you only have one place to go for questions or concerns.

CONSOLIDATING ALSO HELPS YOU

- Track statements and tax documents more efficiently
- See how purchases or withdrawals affect your portfolio
- Meet investment minimums easier and potentially reduce costs
- Qualify for fee discounts, price breaks or other asset-based benefits
- Take required minimum distributions easier and help your heirs settle your estate with less hassles

Before You Move Your Money



FIRST, be sure to ask your current providers about potential consequences, including taxes, penalties, charges or specific fees for liquidating or transferring your assets.



SECOND, be choosy. Look for an investment company that:

- Provides a variety of choices for building your portfolio
- Offers an assortment of services and complimentary guidance
- Charges reasonable fees and expenses
- Reduces costs and fees as your investments grow

Go with a Company You Trust

When you work with a single firm, it can be easier to understand how the company operates and how they manage your money. Make sure you're confident with their long-term track record, customer service and commitment to investors.

Let Us Help You Decide

Thinking about consolidating? Our experienced Investment Consultants can review your entire portfolio and help you determine if it is right for you.

Call an
Investment
Consultant
Today at

800-345-2021

Or
Visit

americancentury.com

With American Century Investments, You Can Expect:

- Expert guidance at no additional cost
- More than 80 no-load mutual funds
- Enhanced benefits and personal attention when you qualify for our Priority Investor® Program

Managing Money, Making An Impact

American Century Investments is a leading asset manager focused on delivering investment results and building long-term client relationships while supporting research that can improve human health and save lives. It's how we manage money and make an impact.

Non-FDIC Insured • May Lose Value • No Bank Guarantee

This material has been prepared for educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

American Century Investment Services, Inc., Distributor ©2017 American Century Proprietary Holdings, Inc. All rights reserved.
ID-FLY-92245 1704 Financial FYI is a registered mark of American Century Proprietary Holdings, Inc.

