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4. Early Retirement Benefits "One of the most important reasons not to roll over your 401(k) to an IRA is to have access to your funds before age 59½," says Marguerita Cheng, CFP®, chief ...

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James McWhinney is a long-tenured Investopedia contributor and ... Consultant and Financial Literacy Coach. She is a CERTIFIED FINANCIAL PLANNER® currently based out of Northern California.

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