



Rolling Over Your Money to an Eligible Retirement Plan

Rolling over your money from the Northrop Grumman Savings Plan to an eligible retirement plan, such as another qualified plan or an IRA, is another option. This will allow you to defer federal and state income taxes and avoid any applicable penalties.

Before rolling over your money, you should compare the underlying fees and expenses of the investment options in the Savings Plan to those in the receiving account.

The Savings Plan also allows you to roll over your balance to purchase an annuity.

Call the **NGBC** if you'd like to roll over some or all of your Savings Plan balance, or to ask about the annuity option.