

Updated August 2026

Notice for Former Merion Residential, MainLine Investment Partners, or Merion Realty Advisers Employees

If you participated in the Vanguard 401k plan as an active employee, you should contact Vanguard Participant Services for assistance with your personal 401(k) account.

- The MainLine Merion 401(k) plan number is **219372**.
- Vanguard Participant Services (phone): **866-794-2145** (Monday – Friday, 8am to 8pm ET).
- Vanguard Participant Services (online): <https://my.vanguardplan.com/Login/Participant>

Generally, when you leave a company, your personal 401(k) contributions and the vested portion of your company match funds remain yours, and you generally have four (4) choices for managing the account (see the list below).

- a) **Leave the money:** Keep your savings in your former employer's plan if the plan allows it (make sure that you note any fees), though you cannot make new contributions.
- b) **Roll over to an IRA:** Transfer the balance into an Individual Retirement Account (IRA) for more investment choices and usually lower fees.
- c) **Roll over to a new plan:** Move the funds into your new employer's retirement plan if they accept outside rollovers.
- d) **Cash out:** Withdraw the money as a lump sum, which triggers income taxes and a 10% early withdrawal penalty if you are under age 59½.

Link to IRS rollovers of retirement plan and IRA distributions resources: <https://www.irs.gov/retirement-plans/plan-participant-employee/rollovers-of-retirement-plan-and-ira-distributions>

Typically, any unvested employer money is forfeited when you leave. If your vested balance is under a certain amount, your former employer may force a payout or automatically roll it into an IRA. If you borrowed money from your 401(k) (i.e., a **401(k) loan**), you typically must repay the remaining loan balance quickly, or it will count as a taxable withdrawal.

This document does not provide financial advice. Contact Vanguard Participant Services to review your account, plan rollover and distribution rules, and your related options.

(*) Notes: Merion Residential is the d/b/a for MRM Residential Management, LLC. Merion Realty Advisers and Merion Realty Partners are synonymous company names.