

Name of Retirement Investor:				
Current Retirement Account Type: <input type="checkbox"/> 401(k) <input type="checkbox"/> 403(b) ERISA <input type="checkbox"/> 403(b) Non-ERISA <input type="checkbox"/> Pension/DB <input type="checkbox"/> 457 <input type="checkbox"/> Other employer-sponsored plan _____ OR <input type="checkbox"/> IRA ("Account")				
Name of Plan Sponsor/Employer: <input type="checkbox"/> _____ <input type="checkbox"/> N/A				
Name of Current Plan ("Plan") <input type="checkbox"/> _____ <input type="checkbox"/> N/A				
<b>I. Employment Status (for Employer Plan Accounts Only)</b>				
<b>Currently Employed by Plan Sponsor</b> <input type="checkbox"/> Planning to retire within ____ months <input type="checkbox"/> Not planning to retire or leave employer for the foreseeable future				
<b>No Longer Employed by Plan Sponsor</b> <input type="checkbox"/> Retired <input type="checkbox"/> Employed w/ New Employer <input type="checkbox"/> Not Currently Employed				
<b>II. Requested Documentation</b>				
To make a recommendation that is in your best interest, it is important to have sufficient information about what is currently available to you in your current Plan or Account and/or your new employer's retirement plan to see how they compare to what is available in another retirement account. Provide 404a-5 data, accompanied by quarterly statement OR benchmark data (from Form 5500 or other benchmark service).				
<b>Quarterly Statements</b>	<input type="checkbox"/> Provided	<input type="checkbox"/> Not Provided		
<b>Annual Participant Fee Disclosure (404(a)(5)) (for employer plans only)</b>	<input type="checkbox"/> Provided	<input type="checkbox"/> Not Provided		
<b>Summary Plan Description (for employer plans only)</b>	<input type="checkbox"/> Provided	<input type="checkbox"/> Not Provided		
<b>Form 5500 data</b>	<input type="checkbox"/> Provided	<input type="checkbox"/> Not Provided		
<b>Benchmarked Data</b>	<input type="checkbox"/> Provided	<input type="checkbox"/> Not Provided		
<input type="checkbox"/> If you decline to provide 404a-5 or similar data, you acknowledge that your financial professional has explained the significance that this information has in determining whether the proposed rollover/transfer is in your best interest and that benchmarked data, which is only an estimate of fees/expenses has been used instead.				
<b>III. Summary of Investment Options</b>				
The number and types of investments in an employer-sponsored plan are typically limited by the employer. We need to understand what options are available in your Plan or Account so we can evaluate how well they align with your needs. For employer-sponsored plans, this information can be found in your Annual Participant Fee Disclosure.				
<b>Current Plan or Account</b>	<b>New Employer Plan (if applicable)</b>	<b>IRA or New Account Type (if applicable)</b>		
Alignment to Retirement Investor needs? <input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	Alignment to Retirement Investor needs? <input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	Alignment to Retirement Investor needs? <input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low		
<b>IV. Available Investment Services</b>				
The following investment services may or may not be available in your Plan or Account. Some of these options may be more or less valuable to you; we request this information to help us align our recommendation with your needs.	<b>Retirement Investor Needs</b>	<b>Current Plan or Account</b>	<b>New Employer Plan (if applicable)</b>	<b>IRA or New Account Type (if applicable)</b>
	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No

IV. Available Investment Services ( continued)				
Asset allocation models	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No
Ongoing investment advice	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No
Discretionary investment management or managerial accounts	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No
Retirement income and/or financial planning	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No	<input type="checkbox"/> Yes  <input type="checkbox"/> No
V. "All-In" Fee Comparison Summary				
Employer-sponsored retirement plans and IRAs typically have several types of fees. Evaluating these fees may help us make a recommendation in your best interest.	Current Plan or Account	New Employer Plan Type (if applicable)	IRA or New Account Type (if applicable)	
<b>Investments:</b> Range of fees charged against investments (i.e., operating expense)				
<b>Investment Services:</b> Investment advice or management fees (if applicable)				
<b>Administrative:</b> Fees deducted from individual account (i.e., recordkeeping, plan-level advice, custody, trading costs, IRA Fees or commissions, etc.)				
For Individual Accounts (Including Account Changes* and IRA to IRA Transfers)				
List and describe costs incurred as a result of a rollover or transfer of the Account ( e.g. surrender charges): <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>				
* For example, brokerage to advisory				

VI. Additional Factors Beyond Investments, Services & Fees (continued)		
When advising you on whether to roll over, transfer assets from one account to another or change account types, we need to understand how important the following additional factors are to you.	Retirement Investor Needs	Best Alignment to Needs
<b>Tax considerations.</b> There are important tax considerations when evaluating whether to roll over or transfer a plan account or IRA, including: application of RMDs, additional 10% tax for early distributions, Roth tax treatment, employer stock taxation, and more.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Beneficiary considerations.</b> Federal law requires spousal consent before naming non-spouse beneficiaries on 401(k) accounts, but some states do not. Additionally, some plans may require an account to be cashed out upon death, whereas IRAs typically provide more flexibility to heirs in terms of taking RMDs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Guaranteed income and/or guaranteed interest rate.</b> Access to guaranteed income and/or interest rate guarantees may be valuable to help you manage income and/or investment risk. If either of those guarantees is important, determine what is available in each plan or account, and compare them to your needs and objectives.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Distribution options.</b> Some plans or accounts may offer a wide range of distribution options while others may offer more limited options. Identify your needs regarding taking distributions, and determine which plan or account is best aligned with your needs and objectives.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Control of account.</b> Employers decide if/when/how to change plans they sponsor, not individual participants. IRA decisions are made by the individual account holder, not the employer.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Consolidation of accounts.</b> Not all employer-sponsored plans permit rollovers from other plans; rolling over to IRA may enable you to consolidate a number of individual accounts. Transferring multiple IRAs to one IRA can also help you consolidate accounts.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Creditor and/or legal protection.</b> Some employer sponsored plans have federal protection from creditors. IRAs are protected by state laws that vary from state to state.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Desire to sever relationship with former employer.</b> You may no longer wish to have contact with your former employer; if so, you may prefer rolling over your balance to a new plan (if available) or an IRA.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType
<b>Desire to work with a Financial Professional.</b> You may wish to have the personalized support of a financial professional to assist you with financial decisions.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New AccountType

**VI. Additional Factors Beyond Investments, Services & Fees (continued)**

<b>Other (please describe):</b> _____ _____ _____	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/> None	<input type="checkbox"/> Current Plan or Account <input type="checkbox"/> New Plan Employer <input type="checkbox"/> IRA or New Account Type
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**VII. Special Disclosure for Rollovers From a Plan to an IRA (if Applicable)**

You (the individual identified above) are currently a participant in the retirement plan named above (the “Plan”). After considering your tax-deferred options including: (i) staying in the Plan; (ii) rolling over your Plan account into a new employer’s retirement plan (if applicable); or (iii) rolling over your Plan account to an Individual Retirement Account (“IRA”), you have informed us that you wish to take a distribution from the Plan and/or roll over your Plan account. Any arrangement to reinvest your Plan account in an IRA will be part of a separate agreement between you and our financial institution. This is an important decision, and we want to make you aware of factors that might influence your choices. Some of these factors include:

1. You are not required to roll over your Plan account. You may keep it in the Plan or roll it over to a new employer plan (if available);
2. You enjoy certain benefits by keeping your assets in the Plan that may be lost if your Plan assets are transferred to an IRA. For example, your Plan may have unique investment products or lower investment-related fees that may not be available to your IRA and/or your Plan may offer additional services not available in your IRA;
3. Your Plan may not charge fees associated with account opening, annual maintenance, account closing, brokerage commissions, management fees and other administrative and/or investment-related expenses;
4. Limited or delayed options for taking withdrawals or distributions, including the timing of minimum distributions required by the IRS, may be more favorable in your Plan; and
5. Protection from creditors for your assets in the Plan may be greater than in your IRA, as the latter will depend upon the laws of your particular state.

A broad array of options for investing the proceeds of your Plan account exist in the marketplace and are available to you from a wide variety of providers. You are free to invest your savings with whomever you choose. If you invest your IRA assets with us, you may pay higher fees than the fees associated with remaining in the Plan or rolling your Plan account into your new employer’s retirement plan (if applicable).

**VIII. Retirement Investor Attestation**

By signing below, you hereby acknowledge that you understand your retirement account options and considered them carefully before making your decision to roll over or transfer assets from your current account to the new account. Specifically, you represent that you:

- Understand you have other options to preserve the tax-deferred status of your retirement account, including: i) remaining in your current account; ii) rolling over your account into a new employer’s plan (if applicable); and/or rolling over or transferring to a new account or account type;
- Understand that, in the event we do not earn any compensation relating to your current retirement account, or if we receive less compensation if your assets were to remain in that account without any changes to the account or account type, and if we will receive more compensation as a result of your decision to roll over, transfer or change your account, we have a conflict of interest;
- Were presented with sufficient opportunities to ask questions and that your decision to roll over or transfer assets from your retirement account or change account types was your independent decision;
- Acknowledge the information documented above concerning your “Retirement Investor Needs” accurately reflects the relative importance of each factor to you;
- Used your best efforts to obtain the Requested Documentation described in Section II above, which we explained is necessary for us to make an apples-to-apples comparison of your options, and acknowledge that you are solely responsible for the consequences of failing to provide such information;
- In the event you were unwilling to provide the Requested Documentation relating to your Plan account, if applicable, you authorized us to make a reasonable estimation of expenses, asset values, risk, and returns based upon publicly available alternative data sources (i.e., your Plan’s most recent Form 5500 or reliable benchmarks on typical fees and expenses for the type and size of your Plan) and that you recognize the limitations associated with using such information;

**VIII. Retirement Investor Attestation (continued)**

- Understand any information we provided to you, including a recommendation to roll over or transfer your retirement account, is unrelated to any services we may provide to your employer; and
- Acknowledge any arrangement to invest your new account will be accompanied by a new contract and disclosures that will contain information about how we will be compensated.

**Signatures**

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money, as described above, creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date (mm/dd/yyyy)

**Recommendation**

- Remain invested in Current Plan
- Rollover to new Employer Plan
- Rollover from Plan to IRA
- Rollover or transfer Account to new IRA
- Rollover Account to Employer Plan
- Change Account type (e.g., commission-to fee-based)

\_\_\_\_\_  
Financial Professional Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date (mm/dd/yyyy)

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Financial Professional Signature

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Printed Name

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Date (mm/dd/yyyy)

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Financial Professional Signature

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Printed Name

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Date (mm/dd/yyyy)