



IRA Rollover Option Review

1. **Fiduciary Acknowledgment:** As a registered investment advisor, we (the “Firm”) are required to meet certain fiduciary standards when providing investment advice to clients. Additionally, when we provide investment advice related to a retirement plan account or an individual retirement account (“IRA”), we are considered 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. As such, we are required to act in your best interest and not put our interest ahead of yours, even though our compensation creates some conflicts with your interests in that the more you have us manage, the more we can earn. Our clients however are under no obligation to use services recommended by our associated persons.

2. **Identity of Source Account:**

- Client Name _____
- Plan Name _____
- Account Number _____
- Employment Status _____
- Approximate Value _____

(Please provide a copy of your current Employer Sponsored Plan or Individual Retirement Arrangement – Account statement for review.)

3. **Client Initiated Rollover:** (Client must initial if applicable)

_____ Client attests that the rollover of his/her account was initiated by the Client and not by the Firm’s investment adviser representative.

4. **Reasons for Considering Rollover:** (check all options that apply)

- Client wants to consolidate assets
- Client wants ongoing professional advice/management of account assets
- Client wants more direct control over the assets
- Client has left employer and does not wish to leave assets with former employer
- Client’s current/former employer is terminating retirement plan
- Client dissatisfied with retirement plan investment options or performance of options
- Client In-service distribution
- Other (describe) _____



5. **Comparison of Various Alternatives:** (complete all items or mark N/A)

<i>Options:</i>	<i>Services Offered by OAS:</i>	<i>Advantages/Disadvantages:</i>	<i>Current Investment and Other Cost Estimated Ranges:</i>
<i>Leave assets in employer plan (or existing IRA)</i>	<input type="checkbox"/> <i>Advice Only</i> <input type="checkbox"/> <i>Management</i> <input type="checkbox"/> <i>None</i>	<i>Plan level cost control, but limited investment options and requires self-direction on investing by owner. (Not applicable to IRA-to-IRA comparisons.)</i>	<i>Total plan fee, excluding the internal fees of the individual mutual funds or exchange traded funds, if known:</i>
<i>Rollover assets to new Employer Plan</i>	<input type="checkbox"/> <i>Advice Only</i> <input type="checkbox"/> <i>Management</i> <input type="checkbox"/> <i>None</i>	<i>Plan level cost control, but limited investment options and requires self-direction on investing by owner. (Not applicable to IRA-to-IRA comparisons.)</i>	<i>Total plan fee, excluding the internal fees of the individual mutual funds or exchange traded funds, if known:</i>
<i>Rollover assets from existing employer plan or existing Rollover IRA</i>	<input type="checkbox"/> <i>Advice Only</i> <input type="checkbox"/> <i>Management</i> <input type="checkbox"/> <i>None</i>	<i>Professional advice and management, consolidated assets, more investment options, and may have more liquidity options.</i> <i>Potential RMD requirements, cost control required by investor, and may have less protection from creditors and lawsuits and tax benefits on employer's stock.</i>	<i>Total advisory fee, excluding the internal fees of the individual securities held within the account:</i>
<i>Withdrawal balance from existing employer plan or existing Rollover IRA</i>	<input type="checkbox"/> <i>Advice Only</i> <input type="checkbox"/> <i>None</i>	<i>Fully taxable distribution and may reduce future funds available for retirement needs.</i>	<i>If there are loans against the employer plan, there may be an impact to the account value at distribution.</i>
<i>Other</i>			



6. **Client Election and Basis for Decision:** _____

7. **Client Acknowledgement:** Client acknowledges that they have reviewed and have had the opportunity to request additional information regarding the differences in investment options, fees and expenses, services available, cost of withdrawals including tax consequences, protection of assets from creditors, rules regarding required distributions, and treatment of employer stock, in making his/her election. Client represents that they have provided the Firm with all requested information (to the extent readily available) regarding Client's current retirement plan or IRA account for the Firm to use for comparison purposes.

Client Signature

Date

Firm Representative Signature

Date

