



# A&I Wealth Management

A&I Wealth Management | 9605 Kingston Court, Suite 190 | Lone Tree, CO 80112  
303.690.5070 phone | 303.699.8945 fax  
www.AssetsandIncome.com

## IRA Rollover Recommendation

\_\_\_\_\_  
Client name

\_\_\_\_\_  
Representative name

About the surrendering firm. Check if true:

- Client has an existing relationship with A&I.
- Retirement assets are currently managed by A&I.

Rollover or Transfer?

- 401(k)/403(b)/401(a) to a Rollover IRA
- Rollover IRA to Roth IRA (conversion)
- Rollover IRA to Rollover IRA transfer
- Roth IRA to Roth IRA transfer
- Change in account type (i.e., commission-based to fee-based)
- Other: \_\_\_\_\_

Reason the rollover or transfer is being considered:

- Change of employment
- Retirement
- Termination of retirement plan
- Company closure/layoff
- In-service distribution
- Other: \_\_\_\_\_

### Alternatives to the rollover/transfer

List multiple options. For example, leave it in the employer's plan.



### Employer retirement plans only

What benefits or services might be lost if the client left the current 401(k) or other employer plan? Check all that apply:

<input type="checkbox"/> More creditor protection.
IRAs are held to state creditor laws regarding malpractice, divorce or other lawsuits; their maximum caps can be lower than ERISA protections.
<input type="checkbox"/> Loans from the plan (or there are existing loans).
<input type="checkbox"/> Back-door Roth contributions.
<input type="checkbox"/> Penalty-free withdrawals before age 59½.
If the client is planning to retire between ages 55 and 59½.
<input type="checkbox"/> Deferred mandatory distributions if client is still working past age 72.
<input type="checkbox"/> NUA.
If the employee owns appreciated employer securities, potential loss of favorable tax treatment of net unrealized appreciation.
<input type="checkbox"/> Annuity payments.
Some employer plans offer guaranteed annuity-like payments at retirement.
<input type="checkbox"/> Death benefit (if available).

### All accounts:

<input type="checkbox"/> Consolidation and simplification.
Client benefits from the convenience and safety of all account administration, performance reporting, distributions, beneficiaries and more.
<input type="checkbox"/> Avoid the hassle of multiple plans with prior employers.
<input type="checkbox"/> Clean break from former employer.
<input type="checkbox"/> Broader array of investment options.
<input type="checkbox"/> Financial planning, tax and estate planning services, risk analysis etc.
<input type="checkbox"/> Integrated investment management and asset location.
<input type="checkbox"/> Cash and withdrawal management.
Distributions from employer plans are often done pro-rata, forcing liquidation of invested assets.
<input type="checkbox"/> Tax-manage retirement account contributions and distributions.
<input type="checkbox"/> Partial Roth conversions and better tax management.
<input type="checkbox"/> Qualified Charitable Distributions (QCDs), tax-free, directly from an IRA.
<input type="checkbox"/> Service, such as timely response for requests, questions, and support.
<input type="checkbox"/> Directly debit management fees.



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### Client needs and considerations

Check all that apply:

- Does not wish to leave assets with former employer or employer is terminating plan.
- Dissatisfied with the limited investment options.
- Dissatisfied with the performance of the investment alternatives.
- Would like a lifetime-income option.
- Would like to consolidate assets.
- Wants more direct control over the assets.
- Prefers to have professional advice/management.
- Would like to have more holistic planning services for other matters.

### Fees:

List fees paid, including AUM fee, custodian fee and other expenses and fees:

Surrendering account fees	Destination account fees

Information used to determine the surrendering account fees:	
<input type="checkbox"/>	Account statement
<input type="checkbox"/>	404(a)(5) disclosure document
<input type="checkbox"/>	Client unable to provide disclosure documents
<input type="checkbox"/>	A&I, any individual advisor including yourself, or any affiliate of our Company is receiving any direct or indirect compensation in addition to the A&I advisory fee.
	If yes, then identify the fees/compensation:

### Recommendations:

**Investment Options.** I have concluded that an IRA would be beneficial to the Client because:

<input type="checkbox"/>	Greater choice of investments.
	Generally, a broader range of investment solutions are available in the new IRA in comparison to those available in the existing plan.
<input type="checkbox"/>	Higher quality investments.
	In my view, the overall quality of the investment solutions available in the new IRA are higher compared with those available to the existing plan.
<input type="checkbox"/>	Other:



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**Services.** I have concluded that certain additional services, which generally are not available under an ERISA Plan or the current IRA, will become available to the client through an IRA rollover. These include:

<input type="checkbox"/> Personalized services from our company.
<input type="checkbox"/> Initial consultation to assess investment objectives, risk profile and more.
<input type="checkbox"/> Ongoing consulting.
<input type="checkbox"/> This includes recommending changes to investments, investment strategy, third-party advisers, and more.
<input type="checkbox"/> Individualized advice for client's IRA.
<input type="checkbox"/> Discretionary investment management.
<input type="checkbox"/> Customized performance reporting for client's IRA.
<input type="checkbox"/> Financial planning.
<input type="checkbox"/> Consolidation of assets for overall portfolio management.
<input type="checkbox"/> Other:

### Client confirmations

Client took into consideration:

<input type="checkbox"/> Penalty-Free Withdrawals.
Client confirmed, understands and is willing to forego the early-age withdrawal benefit provided by an ERISA plan, or it is not applicable. ERISA plans enable withdrawals as early as age 55; but IRAs provide penalty free distributions at age 59½. Reasons this may not benefit a client include: <ul style="list-style-type: none"><li>• Surrendering account does not provide this early age benefit.</li><li>• Client already attained age 59½.</li><li>• Client's financial plan and/or other reasons unique to their situation.</li></ul>
<input type="checkbox"/> Protection from creditors.
Client confirmed that there is no reasonably foreseeable need for them to seek protection from creditors and lawsuit judgments.
<input type="checkbox"/> Employer stock.
Client confirmed that they do not own company stock in the surrendering account. Or, if they own company stock in an ERISA account being surrendered, the client prefers to make a lump-sum rollover. Only applicable if the surrendering account is a defined contribution plan and the client owns employer stock through such plan. Certain tax benefits are available to participants who take in-kind distributions of employer stock, which are lost if such amounts are rolled over to an IRA.



## IRA Rollover Recommendation

### Reasonable Compensation

- Advisory fee being charged in connection with the rollover or transfer is consistent with industry norms and is reasonable for the services proposed.

### Additional Comments:

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### Advisor attestation

To the best of my knowledge, the Client will benefit from rolling over their plan assets or IRA into the proposed IRA.

Representative signature		Date
Printed name of representative		

### Retrospective review

- Required disclosures were made in accordance with policy.  
 The checklist was properly completed.  
 Rollover is in the client's best interest.

To the best of my knowledge, the client will benefit from rolling over their plan assets or IRA into the proposed IRA.

Supervisor signature		Date
Printed name of supervisor		



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## Notice

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 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.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.