



ROLLOVER DOCUMENTATION: FROM A PLAN TO AN IRA

Client _____ Date _____

Current Plan _____ Proposed IRA _____

Note: Advisors must make diligent and prudent efforts to obtain the information about the client's current plan that is necessary to complete the following. Advisors who, after such efforts, are unable to obtain such information may use alternative data sources.

The following information about the plan was obtained from (mark all that apply):

- Plan documents, disclosures, or other information provided to the participant
- The plan's Form 5500
- Benchmarks for plans of the same type and similar size or other alternative sources

(specify source: _____)

Alternatives to a Rollover

Does the client have the option to leave his or her assets in the current plan?

- Yes
- No

Comparison of Fees and Expenses

Fee/Expense	Current Plan	Proposed IRA
Investment-related expenses		
Administrative fees		
Fees for services (including advice if available)		
Set-up fees / custodial fees		
Other:		
Other:		

Does the plan sponsor pay some or all of the current plan's administrative expenses?

- Yes
- No
- If Yes, describe: _____

Describe the Levels of Services and Investments Available under Each Option (Including Personalized Advice) That Justify any Differences in Fees:

Current plan:

Proposed IRA:

Additional Information Relevant to the Client's Needs and/or Preferences:

Feature/Factor	Notes on Relevance to Client
Range of investment options available under the current plan and proposed IRA	
The client's satisfaction with low-cost institutional funds (if available in current plan)	
Differences in services offered (e.g., access to personalized investment advice, distribution planning, full brokerage services, or education)	
Potential for penalty-free withdrawal from the current plan (ages 55 to 59½)	
Availability of plan loan	
Level of protection available from creditors and judgments	
Different RMD rules (e.g., RMDs generally not required from a plan if participant is still working; Roth differences)	
Investment in employer stock (diversification considerations versus the tax consequences of a rollover)	
Other (e.g., client satisfaction with investment menu overseen by a fiduciary; client desire to consolidate assets)	

If you relied on benchmarks or alternative data sources to complete this form, document the data's limitations and explain why you believe the benchmark or other data is reasonable:

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Franklin Templeton Distributors, Inc.
One Franklin Parkway, San Mateo, CA 94403-1906
(800) 530-2432 | franklintempleton.com

