DAVIS & HARMAN LLP

ROLLOVER DOCUMENTATION: FROM AN IRA TO A PLAN

Client ______________________ Date ______________________

Current IRA ______________________ Proposed Plan ______________________

Note: Advisors should make diligent and prudent efforts to obtain information about the client's current IRA investments.

Availability of a Rollover

Does the proposed plan accept "roll-in" contributions?

☐ Yes ☐ No

Comparison of Fees and Expenses

Fee/Expense	Current IRA	Proposed Plan
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 proposed 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 IRA:

Proposed plan:

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 IRA and proposed plan	
The client's desire for low-cost institutional funds (if available in proposed plan)	
Differences in services offered (e.g., access to personalized investment advice, distribution planning, full brokerage services, or education)	
Potential for earlier penalty-free withdrawal from the proposed plan upon retirement (ages 55 to 59½)	
Distribution restrictions, if any, that apply under the plan to rollover contributions	
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)	
Option to invest plan in employer stock (diversification considerations versus the tax consequences of a rollover)	
Other (e.g., client desire for an investment menu overseen by a fiduciary; client desire to consolidate assets)	

Annuity Information:

Is some or all of the current IRA invested in an annuity contract?

☐ Yes ☐ No If Yes, complete the following, as applicable, with respect to the annuity contract.

Feature/Factor	Notes/Description
Surrender fee (current fee, schedule of fees, whether rolling/non-rolling)	
Minimum interest rate guarantee	
Current interest rate on fixed account	
Loss protection / other insurance benefits provided and the cost of such benefits	
Annuitization / lifetime income options available within the annuity	
Client's reasons for annuity purchase, and whether those reasons still exist	

Information about the current IRA was obtained from the following source(s):

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

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