

CLIENT ACKNOWLEDGEMENT / ROLLOVER DISCLOSURE FORM

(Required for any plan participant rollover or distribution)

This Notice provides important information about your retirement plan and choice and ramification with regard to a decision to “rollover” that plan

I. IRA Custodian / Provider to IRA Transfer

If you are eligible to “rollover” your account balance in the Plan to an individual retirement account (an “IRA”) or to take a distribution of your account balance from the Plan, your Representative is available to explain the advisory services that we offer to individuals. While we hope that you will consider ours services, please note this important information.

- It is likely that you are NOT required to rollover or take a distribution from your employer’s retirement plan participant account because most retirement savings plan do not require employees to rollover their account balance or to take distribution from their accounts upon separation from service, so long as the employee’s account balance exceeds \$5000. Please contact your employer or your plan administrator for more details.
- You as the plan participant are solely responsible for deciding whether to maintain your account in the plan, rollover your plan account to your new employer’s plan, or a self-directed IRA, or take a distribution of your plan account.
- You are free to discuss your option upon your change in status under the plan with any financial advisor of your choosing (or none at all). If you decide to take a distribution or rollover your account balance from the plan, and then wish to consider and an Representative to assist you in the investment of your distribution or a rollover IRA , we will provide you our standard form of services agreement , which explains our services and fees. Your Representative can provide you with more information about our services and fees.
- There are various factors to consider in a choosing to rollover your plan account assets some of which are listed below. Other considerations also might apply to specific circumstances.
 - a) Investment options, services, required minimum distributions, and penalty free withdrawals may differ from your current plan
 - b) Fees and expenses may differ from your current plan
 - c) Protection from Creditors and Legal Judgments may differ from your current plan. State laws may vary in the regard.
 - d) If you hold employer stock you may receive different tax treatment than if you were to remain in your current plan. You should consult your tax professional in this matter.
 - e) A broker or investment advisor may have a monetary conflict of interest with regard to your decision to rollover your plan in that they will most likely earn commissions or other fees should you decide to rollover your plan account assets to a self-directed IRA account.

II. Client Acknowledgement

If you wish to engage and provide individual services to you, please acknowledge you receipt of this Notice

Acknowledgement: I acknowledge that and the Representative named above have not acted as an advisor or broker or made recommendation to me about whether to maintain my account in the Plan, rollover my account to an IRA, or take a distribution from the Plan. I understand that I may discuss my option with any financial advisor (or none at all)

Client Name

Client Signature

Date