



1. Financial Professional Information

Financial Professional First Name

Financial Professional Last Name

2. Investor Information

Investor First Name

Investor Middle Name/Initial

Investor Last Name

2.2. Investor's Employment Status

Reason for Rollover (Circle One):

If retiring soon: Anticipated Retirement Date:

Does your New Employer Accept Rollovers/Transfers? (Circle One)

Retired / Retiring / In-Service Distribution / Death of Spouse / Changing Employer

Yes / No / NA

2.3. Investor's Needs and/or Preferences

Do you have an option to leave your assets in the current plan?

Yes / No / Unsure or NA

Do you have the option to take partial distributions after you leave the company?

Yes / No / Unsure or NA

Does your employer pay some or all of your current plan's administrative expenses?

Yes / No / Unsure or NA

Are you eligible to take a loan in your current Plan?

Yes / No / Unsure or NA

Do you anticipate needing to take a loan?

Yes / No / Unsure or NA

Is creditor protection an important feature to you? (Note: An IRA may not offer the same protections as your Employer Plan.)

Yes / No / Unsure or NA

If you have separated from service and are between the ages of 55 and 59.5, do you anticipate taking withdrawals from your plan prior to attaining age 59.5?

Yes / No / Unsure or NA

If you hold employer stock in your employer plan, is continuing to hold the stock important to you?

Yes / No / Unsure or NA

Is it important to you to have personalized financial advice provided by a dedicated Financial Professional?

Yes / No / Unsure or NA



2. Investor Information

2.4. Investor's Rationale for Rollover

Investor's Rationale for Rollover (select all that apply)

- I want to consolidate my assets
- I want a personal Financial Professional to guide me in my financial decisions
- I want to have an expanded selection of investment options available to me
- Other (describe below)

Other Rationale:

3. Current ERISA Plan

Why we are asking for plan documents? In order to evaluate whether to roll over your assets, please provide your Financial Professional with all of the information on the investment options, fees, and expenses charged by your current Plan in order to compare it to the investment options, fees, and expenses that will be charged for the proposed IRA. Without such information, your Financial Professional will not have all the information needed to give you the best possible advice. You should also request information regarding services and distribution options available within your current employer plan and share that with your Financial Professional. Many Plan administrators (often your employer) are required to provide Plan, investment, and fee information to you. This information may be sent to you by mail or you may have access through a website. If you do not provide this information to your Financial Professional, your Financial Professional may need to rely on more general information that may not accurately represent the fees and expenses of your specific current Plan account.

Current Plan Tax Type (Select One)	Approx. Account Value	Does the investor have plan documentation? (circle one)
<input type="checkbox"/> Defined Contribution Plan - (401(a), 401(k) plans) <input type="checkbox"/> ERISA 403(b) (non-profit organizations) Defined <input type="checkbox"/> Benefit Plan (pension plans)	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>	Yes/No If yes: Plan Investment Cost (%) <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block; vertical-align: middle;"></div> Plan Administrative Cost (%) <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block; vertical-align: middle;"></div>

Sponsor Name	Sponsor EIN (if available)	Sponsor Address (if available)
<div style="border: 1px solid black; width: 100%; height: 100%;"></div>	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>



4. Proposed Products and Fees

4.1. Proposed Brokerage Products and Fees

Product	Expense	Total Expense	Assets

4.2. Proposed Advisory Products and Fees

PCS Advisors	Product Expense	Advisory Expense	Total Expense	Total Assets
American Funds F2 Shares	Product Expense	Advisory Expense	Total Expense	Total Assets
Buckingham Asset Management	Product Expense	Advisory Expense	Total Expense	Total Assets
Lockwood Advisors	Product Expense	Advisory Expense	Total Expense	Total Assets
SEI	Product Expense	Advisory Expense	Total Expense	Total Assets
Vicus Capital	Product Expense	Advisory Expense	Total Expense	Total Assets

This proposed portfolio may be revised at any time prior to the receipt of the funds. Also, throughout our relationship with you, changes in product type and underlying investments may be recommended. These fees and expenses can change at any time. A complete list of all disclosures and fees is available on the Private Client Services website by following the link: www.pcsbd.net/disclosures.



5. Workplace Plan/IRA Rollover—Investment and Services Comparison

Comparison of Investments and Services in your current employer plan and those available in an IRA

Current Plan (Check all that apply):

- Annuities
 - Asset Allocation Models
 - Cash and Cash Equivalents
 - Education
 - Employer Stock
 - Exchange Traded Securities Account
 - Mutual Funds
 - Personalized Advice
 - Retirement Plan Distribution Planning
 - Risk Tolerance Assessment
 - Other
-

Proposed IRA (Check all that apply):

- Annuities
 - Asset Allocation Models
 - Cash and Cash Equivalents
 - Education
 - Employer Stock
 - Exchange Traded Securities Account
 - Mutual Funds
 - Personalized Advice
 - Retirement Plan Distribution Planning
 - Risk Tolerance Assessment
 - Other
-

6. Financial Professional's Recommendation

Recommendation (Circle One)

Remain invested in current Plan / Rollover Plan Assets to IRA / Liquidate Plan Assets / Rollover Plan assets to another employer sponsored plan

Recommended Rollover Retirement Account Type (Circle all that apply)

IRA / Roth IRA / Other

6.2. Rationale

Financial Professional: Please specify in writing why the recommendation to roll over investor's workplace plan assets is in the investor's best interest. Factors to be considered for the existing account and proposed account include, but are not limited to, features, fees and expenses, levels of service, available products, available investment options, investor objectives and preferences, personalized recommendations, consolidation of assets.

Financial Professional's Rationale for Recommendation:

7. Investor Options; Acknowledgment

Investor Options

You should know your options regarding your 401(k) when retiring or leaving your current job. Generally, you can:



7. Investor Options; Acknowledgment

1. Leave the assets in your former employer's plan,
2. Roll over the assets to your new employer's plan,
3. Roll over the assets to an individual retirement account (IRA), or
4. Cash out the account value.

Investors should consider desired investment options, expenses, tax treatment, access to a financial professional, and unique financial needs prior to making your selection.

Withdrawals: Cash outs of your employer plan prior to age 59 ½ are subject to a 10% IRS penalty and taxed as ordinary income; however, some exemptions for withdrawals from an employer plan made between ages 55 and 59 ½ may be penalty-free. IRA account holders taking a distribution before attaining age 59 1/2 are subject to a 10% IRS penalty, with certain specific exceptions. Once you reach age 72, all retirement plan options require periodic withdrawal of certain minimum amounts, known as required minimum distributions (RMD); however, if you continue to work past age 72, you may not be required to make RMDs from your current employer's plan.

Services: Some employer plans provide access to investment advice, planning tools, telephone help lines, educational materials and workshops. IRA providers offer different levels of service, which may include full brokerage service, investment advice, distribution planning and access to securities execution online.

Loans: Employer plans may offer the ability to borrow from your employer sponsored retirement plan assets, while it is prohibited to borrow from an IRA.

Fees and Expenses: Both plans and IRAs involve investment-related expenses and plan or account fees. Investment related expenses may include sales loads, commissions, the expenses of any mutual funds in which assets are invested and investment advisory fees. Plan fees typically include plan administrative fees (i.e. recordkeeping, compliance) and fees for services such as access to a customer service representative. In some cases, employers pay for some or all of the plan's administrative expenses. An IRA's account fees may include, for example, administrative, account set-up and custodial fees. Fees and expenses for your retirement account and investments can have a significant impact on your retirement savings. If your fees significantly increase after the rollover, you'll end up with less savings at retirement.

Protection from Creditors: Generally speaking, assets in an employer sponsored plan have unlimited protection from creditors under federal law. Assets in an IRA are protected from bankruptcy proceedings only. State laws vary in the protection against lawsuits.

Employer Stock: If you hold employer stock in an employer plan that has an appreciated value, there could be a negative tax consequence if rolling the stock into an IRA. The tax advantages of retaining employer stock in an employer plan should be balanced with the possibility that you may be excessively concentrated in employer stock. A well-diversified portfolio is a safer investment than holding a concentration of one stock in your retirement account.

This Acknowledgment applies only if there is a recommendation to rollover from an ERISA plan to an IRA that you open with us.

Investor Acknowledgments

By signing below, you hereby acknowledge that you read and understand the information about your Plan account options and considered them carefully before making your decision to roll over assets from your Plan

- You have read and understand this ERISA Rollover document.
- You have had the opportunity to ask questions and obtain additional information.
- You understand that we have a conflict of interest when we recommend that you roll over your ERISA Plan assets to an IRA with us and receive compensation for the new IRA account. In contrast, a recommendation that you do not roll over your plan assets to us will likely result in little or no compensation to us.

Investment Advice Fiduciary Acknowledgments

This Acknowledgment applies only to the IRA Account you are opening with us.

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. 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.



This is a workbook only. Final form output must be created from the online form within the Due Diligence System

