

Prepared for:**Fiduciary Acknowledgement**

When providing 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 conflicts with your interests. This rule requires us to act in your best interest and not put our interests ahead of yours.

Under the rule's provisions, we must:

- Provide advice that is in your best interest;
- Never put our financial interests ahead of yours when making recommendations;
- Make no misleading statements regarding investments, compensation and conflicts of interest;
- Charge no more than reasonable compensation for services provided; and
- Disclose conflicts of interest.

Options

Individuals leaving an employer retirement plan typically have four options available to them regarding their retirement plan balance:

- 1) Leave the assets in your current qualified plan or former employer's plan;
- 2) Roll over the assets to your new employer's plan;
- 3) Roll over the assets to an IRA; or
- 4) Withdraw your money from current qualified plan by cashing out the account.

Each option offers advantages and disadvantages with regard to fees and expenses, withdrawal options, required minimum distributions and tax treatment. Employer-sponsored retirement plans have a greater degree of protection from claims of creditors in bankruptcy proceedings and otherwise. Not all employer-sponsored plans have bankruptcy and/or creditor protection under the Employee Retirement Income Security Act of 1974. Favorable tax treatment may be available for employer securities that have net unrealized appreciation (NUA) and are owned in the plan. Determining which option is in your best interest will depend on your desired and available investment options, desired services along with your unique financial needs and plans for retirement.

Some of the factors that you will want to consider are the alternatives to a rollover, including leaving the money in his or her current Plan or IRA, comparison of the fees and expenses associated with both the current Plan or IRA and the recommended Plan or IRA, whether the employer pays for some or all of the Plan's administrative expenses and comparison of the different levels of services and investments available under the Plan and the IRA. Additionally, you will also want to consider the services provided under the new arrangement, long-term impact or any increased costs, reasons why the added benefits justify the added costs and impact of features like surrender schedules and index annuity cap or participation rates.

Please speak with your financial professional about your options and factors to consider.

Conflict of Interest

The main conflict of interest the firm has in making a rollover recommendation to you is that the firm will make money if you do a rollover and will not make money if you do not. The firm can make money in various ways, depending on how you choose to invest your rollover money.

A financial professional making a recommendation also has a similar conflict of interest. The financial professional will make additional money if you accept a recommendation to do a rollover and will not make money if you do not. If you accept a rollover recommendation with the firm, the financial professional will be compensated for the new assets and will receive related compensation. The firm has policies, procedures and supervision in place to mitigate the conflict of interest.

Current Qualified Plan	Expected Rollover Outcome
If applicable, Company Match: ____%	
Current Investments:	IRA/Roth IRA/Annuity/Mix:
Investment Options:	Recommend Investment Options:
Distribution Options:	Distribution Options:
Consultation Received from Provider:	Expected Consultation:
Benefits:	Benefits:
Restrictions/Limitations:	Restrictions/Limitations:
Taxes:	Taxes:
Fees:	Fees:
Investment Advisor Representative: _____ recommendation:	
Investment Advisor Representative summary/explanation for recommendation:	
Client Name: Address:	
By signing below, Client acknowledges that it is their decision as it relates to their:	
<input type="checkbox"/> 401(k) <input type="checkbox"/> 403(b) <input type="checkbox"/> IRA <input type="checkbox"/> SEP Plan <input type="checkbox"/> Other:	
To: <input type="checkbox"/> ACCEPT the recommendation as outlined above. <input type="checkbox"/> REJECT the recommendation as outlined above.	
Comments:	
Client Signature:	Date: