



account rollover guide: IRA to IRA transfer

IRA account #	IRA account custodian
name of account	account owner/client
new account #	new account custodian

advisor's acknowledgement of fiduciary status, recommendation and best interest disclosure

our duty to you as fiduciary.

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 and not put our interest ahead of yours.

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.

we recommend rolling your IRA assets to a new IRA account.

we have considered and discussed with you the alternatives available to you in a new IRA compared to your existing IRA account, plus, among other factors, the fees and expenses of those alternatives and the different levels of services and investment options available under both IRAs. we recommend that you rollover your assets from an IRA, health spending account, archer medical savings account, coverdell educational savings account (each referred to as an "account"), to another similar account ("new account").

we further recommend that the assets rolled over be invested as follows:



the reasons for this recommendation are included in the table that follows.

please see exhibit a for more details regarding the recommended investment options, fees, and expenses and how those compare to your current arrangement.

your best interest and potential conflicts of interest.

as your fiduciary advisor, we believe our recommendation is in your best interest. the reasons we considered in making our recommendation are indicated by the boxes checked on this form. you do not have to accept this recommendation and you have a wide choice of other advisers who can assist you. we relied on information you provided when we developed our recommendation and you have said that no information needs to be corrected.

we have a conflict of interest with you when we recommend a rollover from your IRA to a new IRA and receive more compensation as a result. we mitigate this conflict of interest by providing the information addressed in this form, reviewing it with you, answering your questions, and recommending only alternatives that we believe are in your best interest.

your new IRA account advisory agreement is provided separately and describes the specific services we will perform. this is important information so please read it carefully.

thank you for the opportunity to be of service.

intellicents investment solutions, inc. by

advisor representative signature	date
print advisor representative name	



client's acceptance of advisor's recommendation

my advisor has recommended that i rollover assets from an individual retirement account ("IRA"), health spending account, archer medical savings account, coverdell educational savings account (each referred to as an "account"), to another similar account ("new account"). i have reviewed the recommendation, the exhibits, and the checklist below and agree with each item that is checked. this is an important decision and i understand that i do not have to accept my advisor's recommendation.

in choosing to make the transfer, i understand that each account offers advantages and disadvantages, depending on my desired investment options and services, as well as my financial situation and needs.

my advisor has discussed my options with me, and i had the opportunity to ask questions. i understand that the new IRA account will have different features, costs, services, benefits, and investment options than if i continue to hold assets in my existing IRA account. i believe that my advisor's recommendation is in my best interest.

client signature	date
print client name	



reasons supporting advisor's recommendations to rollover assets from existing IRA to a new IRA account

please check all boxes that apply.

client's existing IRA	proposed new IRA account	reasons to support proposed rollover
☐ plan requires that client rollout client's investments		
☐ federal tax treatment		
☐ the transfer would not be subject to federal taxation.		
☐ client has available investment advice and services tailored to client's investment objectives and risk tolerance	☐ advisor will provide investment advice and services tailored to client's investment objectives and risk tolerance	
☐ many investment choices are available from the custodian to meet my investment objectives and risk tolerance	☐ many investment choices are available from the custodian to meet my investment objectives and risk tolerance	
☐ several different annuity types from a variety of carriers	☐ several different annuity types from a variety of carriers	
☐ fixed income investment option ☐ money market ☐ stable value fund	☐ fixed income investment option ☐ money market ☐ stable value fund	
☐ personalized financial planning services	☐ personalized financial planning services	
☐ ongoing monitoring and advice about investments, tailored to client's investment objectives and risk tolerance; paid by an investment advisory fee (not commission) that is: ☐ non-discretionary investment advice ☐ discretionary investment management	☐ ongoing monitoring and advice about investments, tailored to client's investment objectives and risk tolerance; paid by an investment advisory fee (not commission) that is: ☐ non-discretionary investment advice ☐ discretionary investment management	



client's existing IRA	proposed new IRA account	reasons to support proposed rollover
☐ other	☐ other	
☐ other	☐ other	
☐ other	☐ other	
☐ other	☐ other	
☐ other	☐ other	
☐ other	☐ other	
☐ other	☐ other	
☐ other	☐ other	



exhibit a

1. material(s) considered by advisor in making the recommendation:

- ☐ current account statement
- ☐ prior year ending account statement
- ☐ morningstar annuity intelligence report
- ☐ fund fact sheets
- ☐ industry benchmark material
- ☐ other _____

2. cost of investment options:

a current account statement and/or the previous year-end account statement is required along with any other documents considered in the rollover recommendation, which may include, but not be limited to:

- morningstar annuity intelligence report
- prior 1099 (for non-qualified accounts)
- fund prospectus or fact sheet
- industry benchmark material

all documentation gathered or produced by the advisor in making the recommendation to the client should be attached to this form, as exhibit a, for retention and review purposes.