



(Must be completed for all rollovers recommended from an employer-sponsored retirement plan to an IRA)

**OPTIONS:**

When employees terminate their employment as a participant in an employer-sponsored retirement plan, such as a 401(k) or 403(b) they usually have several options to choose from when determining what to do with their employer-sponsored retirement plan assets.

The decision to rollover or transfer funds from an employer-sponsored retirement plan to an Individual Retirement Account (“IRA”) is one that you should consider carefully taking into account a number of factors depending on your specific financial situation, needs and circumstances.

As an employer-sponsored plan participant you have the following options:

- 1. Leave the money in your former employer’s plan if permitted;**
- 2. Rollover the assets to your new employer’s plan if one is available and permitted;**
- 3. Rollover the assets into an IRA; or**
- 4. Cash out the account value.**

**DISCLOSURE:**

My World Equity Group, Inc. (“WEG”) Representative has recommended that I rollover my employer-sponsored retirement plan assets into an IRA. My WEG Representative has discussed the following with me:

1. The investment options that are available to me in my employer-sponsored plan and the investment options that are available to me in the IRA.
2. The fees, charges and expenses I will pay for keeping my assets in the employer-sponsored plan, and the fees, charges and expenses I will pay for rolling over my funds into an IRA.
3. The services that are provided and offered to me in the employer-sponsored plan including investment advice, planning tools, telephone help lines, educational materials and workshops (if they are offered by the plan) and the investment services and advice offered and that will be provided to me by my WEG Representative.
4. The penalty-free withdrawals and the ages the withdrawals must be taken in my employer-sponsored plan, if any and the penalty-free withdrawals available and when they must be taken in an IRA.
5. The unlimited protection from creditors and legal judgments, excluding divorce settlements, I have in my employer-sponsored plan versus the limited protection I have for bankruptcy only in an IRA.
6. The Required Minimum Distributions (“RMDs”) that I must take from the employer-sponsored plan and that I must take from an IRA. RMDs are both currently required to be taken from the employer-sponsored plan and from the IRA when I reach age 70 ½.
7. The advantages and disadvantages, including the risk of holding an over concentration and/or a large position in my employer’s company stock and also the potential negative tax consequences of rolling over the employer’s stock into an IRA.
8. The fact that my WEG Representative may earn commissions and/or investment advisory fees upfront and/or ongoing for recommending that I rollover my employer-sponsored plan assets into an IRA.

**CLIENT ACKNOWLEDGEMENT:**

I acknowledge that my WEG Representative has discussed the factors, advantages and disadvantages above with me. I understand the options above, including the fees, charges and expenses associated with my WEG Representative's recommendation to rollover my employer-sponsored plan funds into an IRA.

Client's Name Printed: \_\_\_\_\_

Client's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**BASIS FOR RECOMMENDATION:**

(to be completed by WEG Representative)

Please check the applicable boxes below **and** explain in **detail** your basis for recommending that the client rollover assets from an employer-sponsored plan to an IRA considering the four options above.

- Client wants, and is willing to pay, to receive investment advice from a representative.
- Client will have more investment options and/or manager choices in the IRA, than are available in the employer-sponsored retirement plan.
- Client wants to consolidate his or her retirement assets.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

WEG Representative's Name Printed: \_\_\_\_\_

WEG Representative's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**WEG Principal's Review:**  **Approved**       **Disapproved**

**WEG Principal's additional comments or information:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

WEG Principal's Name Printed: \_\_\_\_\_

WEG Principal's Signature: \_\_\_\_\_ Date: \_\_\_\_\_