

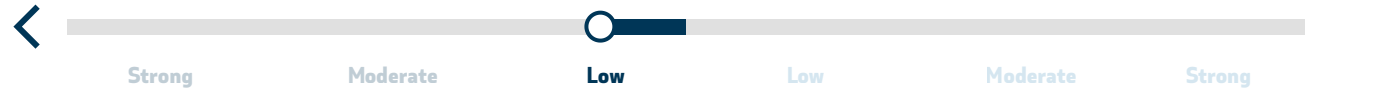
# IRA TO IRA ANALYSIS

## RELATIVE ALIGNMENT WITH NEEDS & OBJECTIVES

STAY IN EXISTING IRA

NEUTRAL

MOVE TO NEW IRA



CONSIDERATIONS	IMPORTANCE TO CLIENT	BEST ALIGNMENT WITH NEEDS & OBJECTIVES	DEGREE OF DIFFERENCE	WEIGHTED ALIGNMENT
<b>ALL-IN FEES AND EXPENSES</b>	LOW MED <b>HIGH</b>	IRA	LOW <b>MED</b> HIGH	Strong

IRAs typically have expenses and other account-related fees, which may include investment expenses, commissions, advisory fees and more. Confirm the level of importance to the Retirement Investor and help evaluate the all-in expenses by adding all expenses charged in each IRA and comparing the two.

<b>AVAILABLE SERVICES</b>	LOW <b>MED</b> HIGH	New IRA	<b>LOW</b> MED HIGH	Low
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Some IRAs may include a wide range of services such as managed accounts, participant investment advice, one-on-one education sessions, while others may offer more limited services. Confirm the level of importance to the Retirement Investor and help compare the level of available services in each IRA to assess which one best aligns with their needs.

<b>AVAILABLE INVESTMENTS AND/OR PRODUCTS</b>	<b>LOW</b> MED HIGH	IRA	<b>LOW</b> MED HIGH	Low
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Available products can differ based on the type of account in which they are held. For example, there are more variable annuity products available in commission-based accounts than in fee-based accounts. Additionally, a specific investment the Retirement Investor desires may not be available within one of the accounts, particularly if they are looking for a unique investment, or one proprietary to a specific product provider. Confirm the level of importance to the Retirement Investor and help evaluate which IRA best aligns with their needs.

<b>GUARANTEED INCOME AND/OR INTEREST RATES</b>	N/A LOW <b>MED</b> HIGH	IRA	<b>LOW</b> MED HIGH	Low
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Access to guaranteed income and/or interest rate guarantees may be valuable to help manage income and/or investment risk. Confirm the level of importance to the Retirement Investor and help compare the options available in each IRA to assess which one best aligns with their needs.

<b>TAX CONSIDERATIONS</b>	N/A <b>LOW</b> MED HIGH	New IRA	LOW <b>MED</b> HIGH	Low
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Important tax considerations when evaluating whether to transfer one IRA to another IRA, may include Roth tax treatment. Confirm the level of importance to the Retirement Investor and help evaluate which IRA best aligns with their needs.

<b>DISTRIBUTION CONSIDERATIONS</b>	N/A LOW MED <b>HIGH</b>	Neutral	LOW MED HIGH	-
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Some accounts may offer a wide range of distribution options while others may offer more limited options. Confirm the level of importance to the Retirement Investor and help evaluate which IRA best aligns with their needs.

<b>OTHER CONSIDERATIONS</b>	N/A LOW MED HIGH			
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Confirm whether the Retirement Investor has other needs that are not captured above, and, if so, document them and help evaluate which IRA best aligns with their need(s).

# IRA TO IRA ANALYSIS

Analysis completed on 03/03/2023. Report generated on 03/03/2023. Analysis ID: 87423.

John Doe

## DECISION FACTORS: DETAIL SUMMARY

Each consideration which had additional detail recorded to support the importance level, best alignment with needs & objectives and/or degree of difference is shown below.

### AVAILABLE SERVICES LOW ALIGNMENT WITH NEW IRA

#### INVESTOR NEEDS

- ✓ Professional investment advice.
- ✓ Ongoing account monitoring.

#### CURRENT ACCOUNT FEATURES

No Current Account Features Selected

### AVAILABLE INVESTMENTS AND/OR PRODUCTS LOW ALIGNMENT WITH IRA

#### INVESTOR NEEDS

No Investor Needs Selected

#### CURRENT ACCOUNT FEATURES

- ✓ Actively managed mutual funds and/or ETFs.
- ✓ Passively managed mutual and/or ETFs.

### GUARANTEED INCOME AND/OR INTEREST RATES LOW ALIGNMENT WITH IRA

#### INVESTOR NEEDS

- ✓ Guaranteed investment returns.
- ✓ Guaranteed withdrawal benefits.

#### CURRENT ACCOUNT FEATURES

- ✓ Guaranteed investment returns.
- ✓ Guaranteed withdrawal benefits.

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## FEE COMPARISON

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\$1,000,000.00

### CURRENT ACCOUNT BALANCE

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### IRA

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\$10,000.00 / 1%

**ESTIMATED ANNUAL  
ALL-IN-COSTS**

**NO ESTIMATED  
ONE-TIME CHARGES**

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### NEW IRA

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\$12,000.00 / 1.2%

**ESTIMATED ANNUAL  
ALL-IN-COSTS**

**NO ESTIMATED  
ONE-TIME CHARGES**

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**NAME OF INDIVIDUAL:** John Doe

**INDIVIDUAL EMPLOYMENT STATUS:** Yes

## RETIREMENT INVESTOR ATTESTATION

\*\*Language truncated for sample purposes\*\*