



COMPREHENSIVE WEALTH MANAGEMENT

Rollover Disclosure Form

It is important to understand your options when considering rolling over assets from an employer-sponsored retirement plan into an individual retirement account (IRA) or from one IRA to another. Retirement plans and IRAs involve investment-related expenses (e.g., commissions, mutual fund expenses, or investment advisory fees) and plan or account fees (e.g., recordkeeping, compliance, trustee fees, and fees for services such as access to a customer service representative). These expenses and fees negatively impact investment performance.

Please review the advantages, disadvantages, considerations, and disclosures outlined below. Consult with your financial professional and tax professional prior to deciding the best option for your retirement assets.

LEAVE YOUR MONEY IN YOUR CURRENT RETIREMENT PLAN

ADVANTAGES

- You may have access to loans, distribution options, and other services and features that are not available with a new plan or an IRA.
- Retirement plans typically offer a lower cost structure than an IRA account.

DISADVANTAGES

- You may not have access to individualized investment advice.
- Your range of investment choices and your ability to transfer assets among funds may be limited.
- You can no longer contribute to a former employer's plan.
- Managing savings left in multiple plans can be time consuming.

ROLL YOUR MONEY FROM YOUR EXISTING RETIREMENT PLAN TO A NEW RETIREMENT PLAN

ADVANTAGES

- You may have access to investment choices, loans, distribution options, and other services and features in your new plan that are not available in your former employer's plan.
- Consolidating retirement assets can simplify administration.
- You may be able to borrow against the new plan's account if plan loans are available.

DISADVANTAGES

- If you are holding company stock in your plan, rolling over the stock may have negative tax implications.
- The new plan may have age or years-of-service eligibility requirements, making you ineligible to roll over funds immediately.

ROLL YOUR MONEY FROM AN EXISTING RETIREMENT PLAN TO AN IRA

ADVANTAGES

- You may have access to investment choices and other services and features that are not available in the plan.
- You have the ability to work with the financial professional of your choice.
- Under federal law, assets in a plan are typically protected from claims by creditors.
- You may be able to consolidate several retirement accounts into a single IRA to simplify management.

DISADVANTAGES

- An IRA account will almost always be subject to higher fees, costs, and expenses than a retirement plan.
- If your employer or the plan sponsor pays some or all of the plan's administrative expenses, you would not have this advantage in an IRA.
- You cannot borrow against an IRA or Roth IRA as you can with a plan.

3500 188th St SW, Suite 102 | Lynnwood, WA 98037 | (425) 778-6160 | Fax: (425) 778-8896

All investments involve the risk of potential investment loss as well as the potential for investment gains. Past performance is no guarantee of future results. This communication is informational only and not a solicitation for investment advice.

TYPICAL PLAN FEES

In order to determine the costs associated with your retirement plan, you should review the most recent account statement or Form 5500 which lists plan costs. You may look up 5500 Forms at www.efast.dol.gov/5500Search/.

TAKE A CASH DISTRIBUTION

ADVANTAGES

- You have immediate access to funds as well as the financial flexibility funds provide.

DISADVANTAGES

- Taxes for taking a cash distribution may be substantial.
- Withdrawals before age 59 1/2 may be subject to an early withdrawal penalty.

ROLL YOUR MONEY FROM IRA TO IRA

CONSIDERATIONS WHEN CHANGING CUSTODIANS

- Fees and expenses may be lower or higher in your current account than the fees and expenses of the recommended rollover account. You should consider all associated investment fees, account charges, and trading costs in your decision.
- You may have access to investment choices and other services and features that are not available in your current IRA.
- Costs may vary, including transaction costs, brokerage, and maintenance fees.
- You may need to roll over your IRA in order to work with the financial professional of your choice.
- You may be able to consolidate accounts, which can simplify their management.

CONSIDERATIONS WHEN ROLLING TO OR FROM AN ADVISORY OR COMMISSIONABLE ACCOUNT

- Advisory and non-advisory arrangements offer different services and fee structures. Please review Form CRS to understand the services we or our financial professionals provide and to obtain a list of questions you may wish to ask your financial professional. You may obtain a copy from your financial professional, or you may visit [Disclosures | Comprehensive Wealth Management \(CWMnw.com\)](http://Disclosures|ComprehensiveWealthManagement(CWMnw.com)).

FIDUCIARY DISCLOSURE

When we provide investment advice to you regarding your retirement plan account or individual retirement account (IRA), we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code (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.

When we provide investment advice, we are subject to various legal requirements that are overseen by different regulators. We are required to acknowledge fiduciary status under ERISA and the Code for advice we provide to your retirement plan account or IRA. This acknowledgment is not intended to create or modify any agreement, relationship, or obligation we may have to you under other federal and state laws governing the provision of advice to retail investors.

CONFLICTS OF INTEREST

When our firm and our financial professionals recommend you roll your assets over, we, our affiliates, and our financial professionals will earn commissions and/or fees if you accept our recommendation. This compensation serves as an incentive for us and our financial professionals to recommend our products and services. Please read the "Important Disclosures" document as well as the ADV brochure, if applicable, and review our transaction charges to understand the conflicts of interest and costs associated with the products and services our firm provides. You may request these documents from your financial professional. Your financial professional is also available to discuss any additional conflicts of interest they may have.

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