

PLAN TO IRA ANALYSIS

RELATIVE ALIGNMENT WITH NEEDS & OBJECTIVES

STAY IN PLAN

NEUTRAL

ROLLOVER TO IRA

Strong		Moderate		Low		Low		Moderate		Strong	
CONSIDERATIONS		IMPORTANCE TO CLIENT		BEST ALIGNMENT WITH NEEDS & OBJECTIVES		DEGREE OF DIFFERENCE		WEIGHTED ALIGNMENT			
ALL-IN FEES AND EXPENSES		<div>LOWMEDHIGH</div>		Plan		<div>LOWMEDHIGH</div>		<div></div>		Strong	

Both plans and IRAs typically have investment expenses and plan or account-related fees. Confirm the level of importance to the Retirement Investor and help evaluate by adding all expenses charged to the plan or IRA account and comparing the two.

AVAILABLE SERVICES		<div>LOWMEDHIGH</div>		IRA		<div>LOWMEDHIGH</div>		<div></div>		Strong	
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Some plans may offer a wide range of services such as managed accounts, participant investment advice and one-on-one education sessions, while other plans may offer more limited services. Confirm the level of importance to the Retirement Investor and help compare the level of available services in the plan with the IRA to assess which one best aligns with their needs.

AVAILABLE INVESTMENTS		<div>LOWMEDHIGH</div>		IRA		<div>LOWMEDHIGH</div>		<div></div>		Low	
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Some plans may offer limited choices, while others provide a broad range of investments, including both active and passive strategies, or even brokerage account windows providing participants wider latitude in choosing investments. Confirm the level of importance to the Retirement Investor and help them compare the investments available in the plan to what is available in an IRA to assess which one best aligns with their needs.

GUARANTEED INCOME AND/OR INTEREST RATES		<div>N/ALOWMEDHIGH</div>									
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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 them compare the options available in the plan to what is available in an IRA to assess which one best aligns with their needs.

TAX CONSIDERATIONS		<div>N/ALOWMEDHIGH</div>		IRA		<div>LOWMEDHIGH</div>		<div></div>		Moderate	
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Important tax considerations when evaluating whether to roll over a plan account to an IRA, may include, but are not limited to, application of Required Minimum Distributions (RMDs), application of the additional 10% tax, Roth tax treatment, employer stock taxation, beneficiary implications and more. Confirm the level of importance to the Retirement Investor and help evaluate whether staying invested in the plan versus rolling over to an IRA best aligns with their needs.

DISTRIBUTION CONSIDERATIONS		<div>N/ALOWMEDHIGH</div>									
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Some plans may offer a wide range of distribution options while others may offer more limited options. IRAs are generally more flexible, but certain products may impose limitations (e.g., surrender charges). Confirm the level of importance to the Retirement Investor and help evaluate whether staying invested in the plan versus rolling over to an IRA best aligns with their needs.

BENEFICIARY CONSIDERATIONS		<div>N/ALOWMEDHIGH</div>									
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Federal law requires spousal consent before naming non-spouse beneficiaries on individual account plans (i.e., 401(k) plans), but some states do not. Additionally, some plans may require an account to be cashed out upon death, whereas IRAs may provide more flexibility to heirs in terms of taking RMDs. Confirm the level of importance to the Retirement Investor and help evaluate whether staying invested in the plan versus rolling over to an IRA best aligns with their needs.

OTHER CONSIDERATIONS		<div>N/ALOWMEDHIGH</div>									
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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 whether staying invested in the plan versus rolling over to an IRA best aligns their need(s).

PLAN TO IRA ANALYSIS

Analysis completed on 01/16/2025. Report generated on 01/16/2025. Analysis ID: 315626.

John Doe

FEE COMPARISON

\$100,000.00

CURRENT ACCOUNT BALANCE

PLAN

\$450.00 / 0.45%

BENCHMARK ALL-IN-COST (ANNUAL)

BENCHMARK

BROADRIDGE FINANCIAL SOLUTIONS, INC. RETIREMENT SAVINGS PLAN

BROADRIDGE FINANCIAL SOLUTIONS, INC.

331151291

NEWARK, NJ

PLAN YEAR: 2023 | \$1,714,986,226.00 | 6935

PARTICIPANTS

PLAN SIZE RANGE	PERCENTAGE	AVERAGE ACCOUNT BALANCE
250 mil - 10000 bil	0.45%	\$250k

Benchmark Cost Methodology

Benchmark statistics were last updated on 11/19/2024

Your most recent plan balance and number of participants were retrieved from the DOL 5500 database. These figures were then used to determine the peer group your plan fits in. For example, larger plans with more assets typically have lower costs than smaller plans. If your plan could not be found in the 5500 database, the peer group denoted above was manually selected by your advisor based on a best estimate given your knowledge of the plan size.

In either case, once we have the peer group, we are then able to determine a benchmark cost using the Broadridge Fi360 Solutions benchmarking dataset. Broadridge separately evaluates the three core cost components of a plan (investment option fees, investment advisory fees and recordkeeping/other fees) and then adds these together to arrive at a total plan benchmark for each peer group. The underlying data used in the benchmarks is derived from a combination of monthly recordkeeper data feeds and recordkeeper RFPs (request for proposals) managed through the Broadridge software.

IRA

\$1,000.00 / 1%

ESTIMATED ANNUAL ALL-IN-COSTS

NO ESTIMATED
ONE-TIME CHARGES

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John Doe

NAME OF INDIVIDUAL: John Doe

INDIVIDUAL EMPLOYMENT STATUS: No

You (the individual identified above) are currently a participant in a retirement plan (the "Plan"). After considering your options including: (i) staying in the Plan; (ii) rolling over your Plan account into a new employer's retirement plan (if applicable); or (iii) rolling over your Plan account to an Individual Retirement Account ("IRA"), you have informed us that you wish to take a distribution from the Plan and/or roll over your Plan account.

Any arrangement to reinvest your Plan account in an IRA will be part of a separate agreement between you and our financial institution. This is an important decision, and we want to make you aware of factors that might influence your choices. Some of these factors include:

1. You are not required to roll over your plan account. You may keep it in the Plan or roll it over to a new employer plan (if available);
2. You enjoy certain benefits by keeping your assets in the Plan that may be lost if your Plan assets are transferred to an IRA. For example, your Plan may have unique investment products or lower investment-related fees that may not be available to your IRA and/or your Plan may offer additional services not available in your IRA;
3. Your Plan may not charge fees associated with account opening, annual maintenance, account closing, brokerage commissions, management fees and other administrative and/or investment-related expenses;
4. Options for taking withdrawals or distributions, including the timing of minimum distributions required by the IRS, may be more favorable in your Plan; and
5. Protection from creditors for your assets in the Plan may be greater than your IRA, as the latter will depend upon the laws of your particular state.

A broad array of options for investing the proceeds of your Plan account exist in the marketplace and are available to you from a wide variety of providers. You are free to invest your savings with whomever you choose. If you invest your IRA assets with us, you may pay higher fees than the fees associated with remaining in the Plan or rolling your Plan account into your new employer's retirement plan (if applicable).

ATTESTATION TRUNCATED FOR SAMPLE PURPOSES