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**Polar Investment Counsel Inc.**

Member: FINRA, NFA, MSRB, SIPC  
Securities Cleared: Hilltop Securities Inc.  
Member NYSE, FINRA, SIPC

Client Name: \_\_\_\_\_  
Office: \_\_\_\_\_ Rep: \_\_\_\_\_

**IRA Rollover-Transfer Considerations for Investors**

**Considerations for Retirement Investors Deciding If an IRA Rollover-Transfer Is Right for Them**

The information we obtain is needed to assist in making an informed judgment of whether a rollover is in the client’s best interest and the reasons for which it is in their best interest. While this form uses information using a check-the-box format and side-by-side comparisons, determining whether a rollover is in the client’s best interest is based on the total facts and circumstances of their situation. When we provide investment recommendations to you regarding your retirement or qualified account, we are fiduciaries within the meaning of Title 1 of the ERISA and/or IRS Code, as applicable, which are laws governing retirement or qualified account. The way we make money may create 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
- Never put our financial interests ahead of yours when making recommendations
- Avoid misleading statements about conflicts of interest, fees, and investments
- Follow policies and procedures designed to ensure that we give recommendations that are in your best interest
- Charge no more than is reasonable for our services
- Give you basic information about conflicts of interest via Reg BI Form CRS

Please understand that when we provide investment recommendations, we are subject to various legal requirements that are overseen by different regulators. We are required to acknowledge fiduciary status under ERISA for recommendations we provide. This acknowledgement 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 recommendations to retail investors.

**The Retirement Investor’s Needs and Circumstances**

<b>Age</b> <input type="checkbox"/> 65 or over <input type="checkbox"/> 55 – 64 <input type="checkbox"/> 45 – 54 <input type="checkbox"/> 35 – 44 <input type="checkbox"/> Under 35	<b>Annual Income</b> <input type="checkbox"/> More than \$250,000 <input type="checkbox"/> \$150,000 - \$250,000 <input type="checkbox"/> \$ 50,000 - \$150,000 <input type="checkbox"/> Less than \$50,000	<b>Tax Filing Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married filing jointly <input type="checkbox"/> Married filing separately
<b>Tax Bracket</b> <input type="checkbox"/> 10 – 12% <input type="checkbox"/> 22% <input type="checkbox"/> 24% <input type="checkbox"/> 32% <input type="checkbox"/> 35% <input type="checkbox"/> 37%	<b>Expected Retirement Date</b> <input type="checkbox"/> Within fewer than 5 years <input type="checkbox"/> Within 5 – 10 years <input type="checkbox"/> Within 10 – 20 years <input type="checkbox"/> Never because Govt is greedy	<b>General Investment Objectives</b> <input type="checkbox"/> Capital preservation <input type="checkbox"/> Growth and income <input type="checkbox"/> Current income <input type="checkbox"/> Growth <input type="checkbox"/> Speculation
<b>Investment Goals</b> <input type="checkbox"/> Short term <input type="checkbox"/> Mid term <input type="checkbox"/> Long term <input type="checkbox"/> <input type="checkbox"/>	<b>Investment Experience, if any</b> <input type="checkbox"/> Stocks (Equities)      Number of years: <input type="checkbox"/> Bonds      Number of years: <input type="checkbox"/> Mutual Funds      Number of years: <input type="checkbox"/> Variable Annuities      Number of years: <input type="checkbox"/> Alternative investments      Number of years:	

Other information to note about the retirement investor's individual needs and circumstances:

\_\_\_\_\_

\_\_\_\_\_

**Alternatives Available to the Retirement Investor**

What options are available to the retirement investor in connection with their employer plan? (check all that apply)

<input type="checkbox"/> Leave in plan	<input type="checkbox"/> Cash out
<input type="checkbox"/> Rollover to new employer plan	<input type="checkbox"/> Rollover to new IRA

**Investments currently at Retirement Investor's Employer Retirement Plan as Compared to Rollover IRA**

Investment Type	Recommended Product	Existing Product
Bonds		
Mutual Funds		
Common Stocks		
Certificates of Deposit		
Exchange Traded Funds		
Money Market Accounts		
Trusts (REITs)		
Other		

**Services Available at Retirement Investor's Employer Retirement Plan as Compared to the Rollover IRA**

Service Type	Recommended Product	Existing Product
Brokerage Service		
Planning Tools		
Educational Materials		
Individual Advice		
Other		

**Expenses and Fees Associated with the Retirement Products**

Investment-Related Expense	Recommended Product	Existing Product
Sales Loads		
Service Charge(s)		
Commissions		
Transfer Fee		
Surrender Charge		
Internal Expense Ratio		

Administrative Fee	Recommended Product	Existing Product
Recordkeeping Fee		
Compliance Fee		
Trustee/Custodian Fee		
Account Set-Up Fee		
Other		

**Other Considerations**

- The retirement investor wants to take early withdrawals from their retirement account
- The retirement investor wants to delay distributions past age 70-½?
- The retirement investor holds appreciated employer stock in their employer plan

Additional Notes:

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The considerations contained herein when analyzing the options available to you is not exhaustive. Additional considerations might apply to your specific circumstances. By signing below, you acknowledge and accept the reasoning for the rollover of your retirement plan assets to an IRA account.

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IRA Account Holder Signature Date

\_\_\_\_\_  
Registered Representative Signature Date

\_\_\_\_\_  
Home Office Principal Signature Date