

TD Wealth IRA to IRA Rollover Guide



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SECURITIES AND INVESTMENTS NOT FDIC INSURED NO BANK GUARANTEE MAY LOSE VALUE



The decision to keep an individual retirement account (“IRA”) in an existing IRA at your current financial services firm or transfer/roll out the assets to a new IRA account at a new firm or even a transfer/rollover of IRA assets between IRA accounts at the same firm is an important financial decision and you should inform yourself before you make a decision.

This guide provides general education and information about the key points you should consider before you transfer or roll an existing IRA to a new IRA.

Important considerations

Some important factors to consider through your decision-making process.

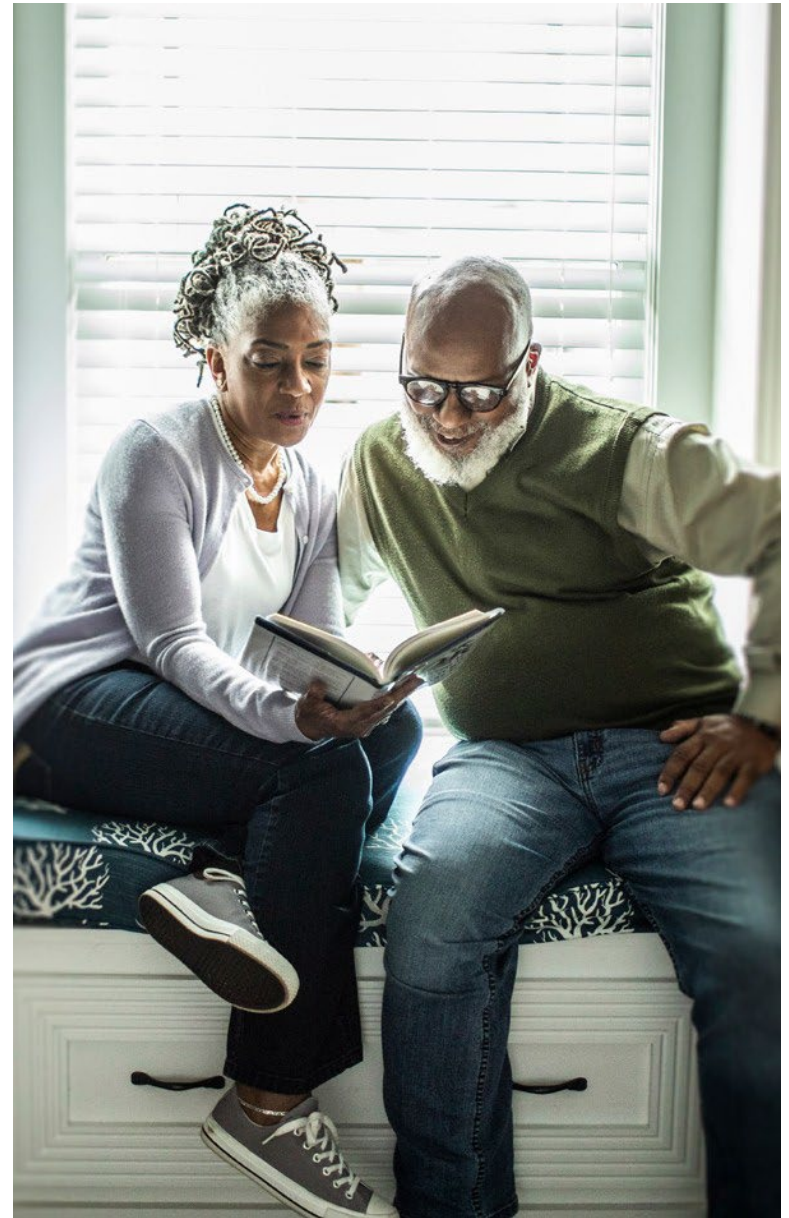
Costs, expenses and fees

- 1** Review and understand the costs, fees and expenses associated with the IRA account you currently have.
- 2** Review and understand the costs, fees and expenses associated with holding an IRA account at the new financial services firm and note that most IRA providers charge an annual account fee to cover tax reporting, RMD calculations and other account services.
- 3** Recognize that higher net fees will substantially reduce your investment returns and ultimate retirement assets over time.
- 4** Understand the conflicts of interest raised by the financial benefits to TD Wealth and a TD Advisor resulting from your decision to roll or transfer assets to a TD Wealth IRA.



Investment options

Review your financial goals and objectives and then review the investment options available through your current IRA provider and compare them to the investment options available at your new IRA provider.



Services

- 1** Review and understand the available services at your current financial services firm and compare them to the services available at the new firm. Do you have the option to transfer your IRA to an advisory service and pay an annual asset-based fee rather than transactional fees on each investment or vice versa?
- 2** Is your current financial services firm a full service advisory or brokerage firm? A full service IRA provider may offer you access to personalized advice and services that may not be available in a more basic advisory or brokerage service.
- 3** If you want a financial professional to manage your assets on a discretionary basis, you may want to consider transferring/rolling over to an IRA provider with a full service advisory service.
- 4** If you want to obtain fiduciary investment advice on the IRA assets, you may want to consider rolling over to an IRA provider with a full service advisory service.



Convenience

- 1** Combining all your retirement assets into a single IRA account at one firm may be a more convenient option for the following reasons:
 - Fewer websites, passwords and PIN numbers to remember.
 - Simpler to calculate and take your RMD.
 - Easier to keep track of all your non-retirement and retirement assets.
- 2** And, if you consolidate into a single IRA at one firm: it may be easier to build and view an overall investment portfolio in combination with your non-retirement assets.



Summary

If you decide to transfer/roll over from an IRA at another financial institution now or in the future to an IRA at a new financial services firm, you should:

- 1** Evaluate the investment and non-investment considerations important to you in making the decision.
- 2** Review and understand the fees and costs associated with keeping your IRA where it is and the fees and costs associated with transferring your IRA to a new financial services firm.
- 3** Recognize that higher net fees will substantially reduce your investment returns and ultimate retirement assets.
- 4** Understand the conflicts of interest raised by the financial benefits to the financial services firm and its employees resulting from your decision to either keep your IRA where it is or roll or transfer assets to an IRA at a new financial services firm.



Consult your TD Wealth Advisor

Determining whether to (1) keep your IRA at your current financial services firm; (2) transfer/roll over your IRA assets from an existing IRA account to an IRA account at a new firm or (3) transfer/roll over your IRA to a new IRA at the same firm is a big decision. That's why it's a good idea to always seek outside financial advice from your independent tax and legal advisors. Your TD Wealth Advisor can help you explore these options before you decide on the course of action that's right for you.



Purpose of this plan rollover guide

TD Wealth is providing the information in this rollover guide to help you understand the options available to you when deciding whether or not to transfer or roll out IRA assets into an IRA at a new financial services firm or consolidate your IRA assets into a single IRA at one financial services firm. This information is for educational purposes only and you must **exercise independent judgment when making your rollover decision.**

If you'd like more details about any of the information provided, or you want personalized recommendations or advice, please contact your TD Wealth Advisor.

TD Wealth does not offer or provide legal, tax, accounting or estate planning advice.



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