

One-Hour Crash Course on IRA Rollovers

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Horseshmouth



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The Opportunity

- The value of rollover assets available this year will be nearly \$347 billion, according Cogent, a market research firm. **Advisors who are highly successful at obtaining business in this market capture an average rollover account size of \$355,000, which is 2.4 times larger than those advisors who do not make this market a priority.**



Capture More Retirement Rollovers

3 Marketing Ideas for Getting More Rollover Business from Clients, Prospects & COIs

with
Wendi Webb
Director, Advisor/Client Solutions

August 2, 2012

Campaign Overview

Objective: To become known as the "Rollover Guy/Gal" through a series of workshops and other marketing activities focused on near-term rollover candidates

Goals:

- Capture more rollover business
- Get in front of groups of qualified prospects
- Showcase retirement planning expertise
- Easy to repeat
- Make it easy for clients to bring you referrals
- Educate clients, prospects, and COIs
- Build reputation



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Today's Agenda

- Annuity vs. lump sum
- Triggering events
- What can and can't be rolled over
- Types of rollovers
- The 60-Day Rule
- Net unrealized appreciation
- Rolling to a Roth IRA
- The best ways to name beneficiaries
- How rollovers are treated in divorce
- How rollovers are reported
- Advisor/Client marketing solutions

Annuity vs. Lump Sum

Annuity or Lump Sum?

- Plan may offer lump sum or equivalent annuity
- Alternatives are actuarially equal based on certain assumptions: interest rates, average life expectancy
- Clients will ask: Should I take the annuity or the lump sum?

Reasons Why People Choose Annuity

	Worker s	Retiree s
Helps you manage your budget because you get a predictable amount of money each month, just like a paycheck	82%	81%
Gives you peace of mind because the payments will continue as long as you [and your spouse] live	82%	81%
Ensures that your monthly income will not fall even if there is a large drop in the market	80%	79%
Can help you remain independent because the money will never run out	77%	78%

AARP Survey of Pension Plan and IRA Distribution Choices, April 2012



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Reasons Why People Do Not Choose Annuity

	Workers	Retirees
I want to keep the money around in case there is an emergency	83%	75%
I don't think the lifelong monthly payments would be a good value for the money	79%	74%
I may not live long enough to make the monthly payments worthwhile	78%	62%
I think I could get a better return on my investment managing the money myself	76%	66%

AARP Survey of Pension Plan and IRA Distribution Choices, April 2012



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What Do They Ultimately Choose?

Of workers and retirees with a defined contribution plan who were in a position to choose, 31% planned to elect a life annuity, and 24% of retirees had made a similar election.

AARP Survey of Pension Plan and IRA Distribution Choices, April 2012



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Advantages of Lump Sum

- Continued tax deferral if roll over
- More investment options
- More control over the assets (liquidity)
- More control over taxation (Roth conversion, timing of withdrawals)

Advantages of Lump Sum

- Lower expenses
- More flexible postdeath distribution options
- Hedge other annuity income such as Social Security
- No rush: can always buy annuity later

Questions to Ask

- How long are you likely to live?
- How good are your investing skills?
- What is the value of your lump sum?
- How large is your benefit?
- Will you change your mind?

“Deciding Between a Lump Sum and an Annuity” Pension Rights Center, June 5, 2012



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Triggering Events

Lump Sum Distribution Is Eligible for Favorable Tax Treatment If:

- Distributed from a qualified retirement plan (QRP)
- Due to employee's:
 - Separation from service
 - Attainment of age 59.5 (if plan allows)
 - Death or disability

When in Doubt

- **Ask if it is an Eligible Rollover Distribution**
- **Client should receive a written explanation from the plan stating that the distribution may be paid tax-free directly to IRA or other eligible plan (402f notice)**

What Can and Can't Be Rolled Over

What CAN Be Rolled Over

- Cash
- Proceeds from sale of assets
 - Property sale not taxable – even if property gains value – as long as entire proceeds from sale are rolled over
 - If part of distribution is nontaxable and property is sold and only a portion is rolled over, client may designate which part of the rollover is nontaxable (get tax help)
- In-kind assets if custodian accepts

What CAN'T Be Rolled Over

- Loans
- Hardship distributions
- Required minimum distributions (if client is over 70.5 and forced to take RMDs from plan – usually not required if still employed unless 5% owner)
- Payments that are part of a series of substantially equal periodic payments (SEPPs)
- Different property: Can sell and roll over proceeds, but can't keep property and roll over same amount of cash

After-tax Contributions

- Can rollover to IRA but . . .
- IRA will forever comprise both taxable and after-tax money
- Must keep track of ratio of pretax to after-tax money – custodian does not do this
- All IRAs are aggregated for this purpose
- Distributions must be prorated
- Roth conversions must be prorated
- Must file Form 8606 the year after the rollover and in any year there is a distribution

Over 70-1/2

- Can roll over plan assets to IRA (even though can't contribute to IRA after 70-1/2)
- Rollover can't include any distributions required by plan
- RMDs on those assets start next year

What About ...?

- **Self-employed individuals**
 - “Separation from service” doesn’t apply
 - Must be 59.5 or disabled
- **In-service lump sum distributions**
 - Loans and hardship withdrawals don’t count
 - Plan may offer “non-hardship” withdrawals if over 59.5

Types of Rollovers

Types of Rollovers

- Qualified plan to IRA
- Qualified plan to qualified plan (if plan accepts)
- IRA to qualified plan (if plan accepts)
- IRA to IRA

3 Tax-Free Ways To Move a Lump Sum Distribution

- **Rollover:** Take receipt of funds, deposit to IRA or qualified plan within 60 days (20% withholding)
- **Direct rollover or transfer:** Check is made payable to new custodian; client touches the check but not the money (no withholding)
- **Trustee-to-trustee transfer:** Assets moved directly from one custodian to another; there is no distribution and no withholding

Rolling to a Qualified Plan

- Assets may come from an IRA or another qualified plan
- Qualified plan must agree to accept assets
- Must be an employee of the employer sponsoring the plan (e.g., can't be a contractor)
- If over 70.5, rolling to a qualified plan can avoid IRA RMDs
 - However, if 5% owner must take RMDs as if funds were still in IRA
 - New plan may require client to take RMDs
- **Can't roll after-tax money to a qualified plan unless rolling from QRP to QRP by direct transfer**

Rollover to Solo 401(k)

- QRP for sole proprietors (1 employee plus spouse)
- Allows loans (do not encourage this!)
- Does not avoid RMDs
- Main advantage of solo 401(k) is higher contribution limits; probably not worth it for rollovers

Rollover as Business Start-up

- Scheme for funding new business with QRP assets
- Client establishes a new corporation and associated qualified plan (the ROBS plan)
- Assets are rolled from QRP into new ROBS plan
- ROBS plan uses rollover assets to purchase stock in new business
- Assets end up in new business's checking account with no taxes due
- IRS does not like; although not illegal, will invite scrutiny

ROLLOVER CHART

6/7/2011

		Roll To							
		Roth IRA	IRA (traditional)	SIMPLE IRA	SEP-IRA	457(b) (government)	Qualified Plan ¹ (pre-tax)	403(b) (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b) ²)
Roll From	Roth IRA	YES	NO	NO	NO	NO	NO	NO	NO
	IRA (traditional)	YES ³	YES	NO	YES	YES ⁴	YES	YES	NO
	SIMPLE IRA	YES, ³ after two years	YES, after two years	YES	YES, after two years	YES, ⁴ after two years	YES, after two years	YES, after two years	NO
	SEP-IRA	YES ³	YES	NO	YES	YES ⁴	YES	YES	NO
	457(b) (government)	YES ³	YES	NO	YES	YES	YES	YES	YES, ^{3,5} after 12/31/10
	Qualified Plan¹ (pre-tax)	YES ³	YES	NO	YES	YES ⁴	YES	YES	YES, ^{3,5} after 9/27/10
	403(b) (pre-tax)	YES ³	YES	NO	YES	YES ⁴	YES	YES	YES, ^{3,5} after 9/27/10
	Designated Roth Account (401(k), 403(b) or 457(b)²)	YES	NO	NO	NO	NO	NO	NO	Yes, if a direct trustee to trustee transfer

¹Qualified plans include, for example, profit-sharing, 401(k), money purchase, and defined benefit plans

²Governmental 457(b) plans, after December 31, 2010

³Must include in income

⁴Must have separate accounts

⁵Must be an in-plan rollover

www.irs.gov/pub/irs-tege/rollover_chart.pdf

For more information regarding retirement plans and [rollovers](#), visit [Tax Information for Retirement Plans Community](#).



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The 60-Day Rule

“You generally must make the rollover contribution by the 60th day after the day you receive the distribution from your IRA or qualified plan.”

—IRS Publication 590

Rollovers Completed After the 60-Day Period

- Do not qualify for tax-free rollover treatment
- Must be treated as a taxable distribution in the year distributed (even if 60-day period expires in the next tax year)
- Premature distribution penalty may apply
- Excess contribution penalty may apply

How To Circumvent the 60-Day Rule

- **Direct trustee-to-trustee transfer**
OR
- **Direct rollover (check made payable to new custodian; does not have to be delivered within 60 days)**

Waivers to 60-Day Rule

- Error by financial institution – automatic waiver
- Case-by-case via private letter ruling (\$\$\$)

Net Unrealized Appreciation

When Distribution Includes Employer Securities

- Net unrealized appreciation (NUA) is the excess of the stock's fair market value at the time of distribution over the plan's basis in the stock
- NUA is not taxable at time of distribution
- If stock is rolled over, NUA will ultimately be taxed as ordinary income when distributed from IRA
- If stock is not rolled over, NUA will be taxed as long-term capital gain whenever it is sold

To Get Capital Gains Tax Treatment of NUA:

- Do not roll over employer securities; place them in a taxable account instead
- Client will owe income tax on basis in year of distribution
- NUA and all future gains will be taxable at long-term capital gains rates

Example

- Bill retires and receives **10,000** shares of XYZ stock in a lump sum distribution
- The stock is worth **\$50/share** at the time of the distribution, or **\$500,000**
- The plan's basis in the stock is **\$10**, or **\$100,000**
- Bill places the stock in a taxable account and pays ordinary income tax on **\$100,000**

What Happens When Bill Sells?

- If Bill sells the stock immediately for \$500,000, he will report a \$400,000 long-term capital gain ($\$500,000 - \$100,000 \text{ basis} = \$400,000$)
- If the stock appreciates to \$600,000 and he sells within a year, he will report a \$400,000 long-term capital gain and a \$100,000 short-term capital gain

Consider Rolling Over Employer Stock If:

- Client is under 59.5
- NUA is an insignificant amount
- Client plans to sell stock right away but leave proceeds invested for many years: need to analyze tradeoff between LTCG vs. tax deferral

NUA Mistakes

- **Failing to hold out employer stock because of**
 - Negligence or
 - Lack of understanding of the value of NUA tax treatment
- **“Temporarily” rolling over employer stock**
 - Rollover election is irrevocable
 - Once stock is placed in IRA, NUA will never qualify for LTCG tax treatment

Rolling to a Roth IRA

Qualified Plan Assets May Be Rolled Directly to a Roth IRA

- Full or partial rollover OK
- Assets are treated as a distribution and then as a rollover contribution to a Roth IRA

Taxation of Roth Rollovers

- Taxable amount rolled to Roth is taxable
- After-tax contributions may be rolled over tax free
- Cannot “cherry pick” the nontaxable portion and roll over only that amount
- However, unlike IRAs, QRP assets do not have to be aggregated when determining ratio of after-tax to pretax money
- Therefore, if there is more than one QRP account, you can choose the account with the most after-tax money to roll to a Roth

Example

Full Rollover of One Account

- Linda has an IRA valued at \$50,000 and two 401(k) accounts with a former employer valued at \$100,000 and \$150,000, respectively.
- The \$100,000 account consists of \$30,000 in after-tax contributions.
- If Linda converts the \$100,000 account, the tax-free portion will be \$30,000.

Example

Partial Rollover of One Account

- Linda decides to convert just \$30,000 of the \$100,000 account.
- She may not cherry-pick the after-tax amount to convert.
- Rather, any amount she does convert would be tax-free in the same ratio as the total account: \$30,000 to \$100,000, or .3.
- If she converts \$30,000, the tax-free portion would be \$9,000 ($\$30,000 \times .3$).

Why Convert to a Roth?

- Expect higher taxes in the future
- Have a long investment time frame
- Can pay taxes on the conversion
- Want withdrawal flexibility (no RMDs provide tax diversification in retirement)
- Want to pass assets tax-free to heirs

Roth Caveat #1

- Client has 2 QRP accounts, one with substantial after-tax contributions
- Don't roll both accounts into traditional IRA. This will dilute basis since all IRAs must be aggregated for the purpose of determining the taxable portion.

Example

- Steve has a contributory traditional IRA worth \$100,000.
- He also has two qualified plan accounts. Account A is worth \$150,000 and consists of \$60,000 in after-tax contributions. Account B is worth \$200,000 and is all pretax money.
- If Steve rolls Accounts A and B into an IRA, he will have IRAs totaling \$450,000 with \$60,000 basis.
- So of any partial conversions he might do, only 13% would be tax free ($\$60,000 \div \$450,000$).
- If he converts \$150,000, only \$19,500 would be tax free ($\$150,000 \times .13$).
- However, if he keeps Account A intact, he can convert the entire \$150,000 account with his full \$60,000 basis converted tax free.

Roth Caveat #2:

- If client will be converting IRA with basis, don't roll over plan assets to an IRA in the same year. This will cause unfavorable aggregation.

Example

- Christine has a \$30,000 nondeductible IRA with \$23,000 basis.
- She also has \$300,000 in a qualified retirement plan that is rollover eligible.
- If she converts the \$30,000 IRA without rolling over the \$300,000, the tax-free portion of the Roth conversion will be \$23,000.
- But if she rolls over the \$300,000 to an IRA, the tax-free portion of the \$30,000 conversion will be just \$2,100.
- This was determined by first dividing the \$23,000 basis by the \$330,000 in total IRAs to get .07 as the tax-free multiplier.
- To determine the tax-free portion of any amount that Christine converts after rolling the \$300,000 to an IRA, multiply the converted amount by .07 to get \$2,100.

Roth Caveat #3

- Don't allow non-spouse beneficiaries to roll over inherited plan assets to an IRA
- Inherited IRAs **may not** be converted to a Roth IRA
- Inherited plan assets **may** be rolled over to a Roth IRA

The Best Ways to Name Beneficiaries

Guidelines for Naming Beneficiaries

- Name a beneficiary
- Name a spouse as beneficiary
- Name a young person as beneficiary
- Split the IRA among beneficiaries
- Educate beneficiaries
 - Don't spend the money
 - Avoid the 5-year rule

Beneficiary Mistakes

- **Failing to coordinate the beneficiary designation with wills, trusts, and other dispositions**
- **Naming one's estate as beneficiary**
- **Writing “all my children, equally”**
- **Naming a minor without considering minor's guardian**
- **Failing to update beneficiary designation**

How Rollovers Are Treated in Divorce

A Distribution Incident to Divorce May Be Rolled Over If:

- **It would have been an eligible rollover distribution if it had been made to the employee, and**
- **It is made under a qualified domestic relations order (QDRO)**

Qualified Domestic Relations Order (QDRO)

- Judgment issued under the domestic relations law of a state
- Gives to an alternate payee (e.g., former spouse) the right to receive all or part of the benefits that would be payable to a participant under the plan
- Requires certain specific information and cannot alter the amount or form of the benefits of the plan
- Income not subject to premature distribution penalty if taken prior to rollover

How Rollovers Are Reported

VOID CORRECTED

PAYER'S name, street address, city, state, and ZIP code		1 Gross distribution		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.			
		\$		2012					
		2a Taxable amount							
PAYER'S federal identification number		RECIPIENT'S identification number		Form 1099-R		Copy 1 For State, City, or Local Tax Department			
		3 Capital gain (included in box 2a)		4 Federal income tax withheld					
RECIPIENT'S name		5 Employee contributions /Designated Roth contributions or insurance premiums		6 Net unrealized appreciation in employer's securities					
Street address (including apt. no.)		7 Distribution code(s)		8 Other					
City, state, and ZIP code		9a Your percentage of total distribution %		9b Total employee contributions %					
10 Amount allocable to IRR within 5 years		11 1st year of desig. Roth contrib.		12 State tax withheld		13 State/Payer's state no.		14 State distribution	
\$		\$		\$		\$		\$	
Account number (see instructions)		15 Local tax withheld		16 Name of locality		17 Local distribution		\$	
		\$				\$		\$	

Form 1099-R

www.irs.gov/form1099r

Department of the Treasury - Internal Revenue Service



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Income						
	7	Wages, salaries, tips, etc. Attach Form(s) W-2				7
	8a	Taxable interest. Attach Schedule B if required				8a
	b	Tax-exempt interest. Do not include on line 8a	8b			
	9a	Ordinary dividends. Attach Schedule B if required				9a
	b	Qualified dividends	9b			
	10	Taxable refunds, credits, or offsets of state and local income taxes				10
	11	Alimony received				11
	12	Business income or (loss). Attach Schedule C or C-EZ				12
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>				13
	14	Other gains or (losses). Attach Form 4797				14
	15a	IRA distributions	15a		b Taxable amount	15b
	16a	Pensions and annuities	16a		b Taxable amount	16b
	17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E				17
	18	Farm income or (loss). Attach Schedule F				18
	19	Unemployment compensation				19
	20a	Social security benefits	20a		b Taxable amount	20b
	21	Other income. List type and amount				21
	22	Combine the amounts in the far right column for lines 7 through 21. This is your total income <input type="checkbox"/>				22
	23	Educator expenses	23			

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.



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Reporting Rollovers

- **Client will receive 1099-R with amount of distribution in Box 1**
- **This amount must be entered on Line 16a of Form 1040**
- **Subtract after-tax contributions**
- **Subtract amount rolled over**
- **Enter remaining amount, even if it's zero, on Line 16b. Write the word "rollover" next to line 16b**

Questions about IRAs?

<http://www.irs.gov/pub/irs-pdf/p590.pdf>



Department of the Treasury
Internal Revenue Service

Publication 590
Cat. No. 15160X

Individual Retirement Arrangements (IRAs)

For use in preparing
2011 Returns



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Marketing Your Rollover Services



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Advisor/Client Solutions

Marketing Campaigns

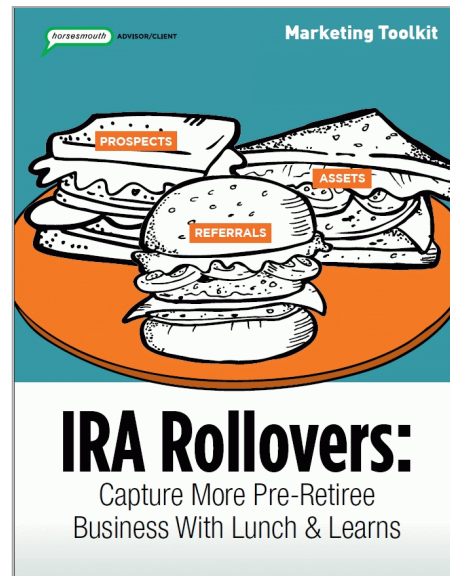
Client Reprints

Marketing Resources



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Rollover Campaign(s)



**How to Capture More
Rollover Business**

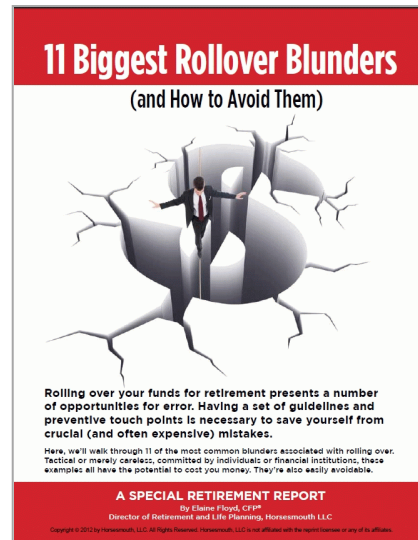
Webinar: Aug 2, 2012

Rollover Marketing Options

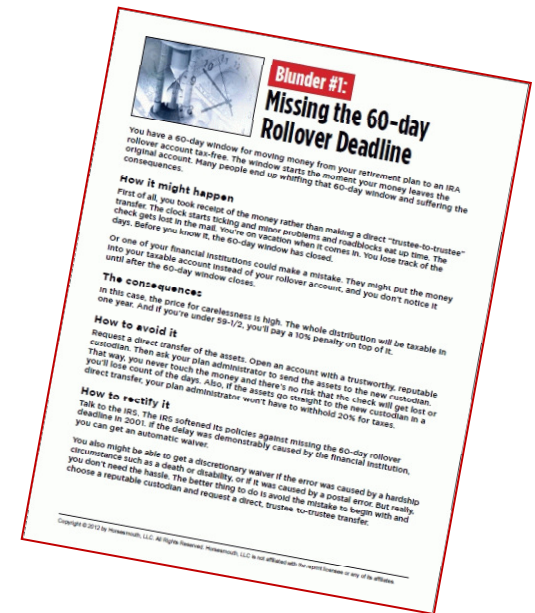
Rollover Workshop (Clients & Prospects)



Rollover Email (Clients & Prospects)



Rollover Memos (Clients, Prospects & COIs)





Rollover Promotion Materials

Promotion

- ✓ Strategy Sheet
- ✓ Lunch n' Learn Checklist
- ✓ Marketing Postcard
- ✓ Email invitations
- ✓ Phone scripts
- ✓ Reminder emails

Advisor/Client Solution

Email Invitation & Reminders

Email: Invitation

To: Pre-retiree clients & prospects
 From: You
 Date: 2-4 weeks from workshop
 Subject: Join us for a free "Rollover Ready" Lunch

Dear [Name]:

You are invited to attend a free educational lunch to explore how to get ready for a retirement rollover. Whether you are one-year away from retirement or 10, this 45-minute lunch can help you discover:

- The 10 steps to take to get ready for a rollover
- 4 rollover options to consider
- Ways to transfer your assets to minimize taxes
- How to tax-effectively move company stock
- A 10-year timeline for preparing for retirement
- How to avoid the 11 biggest rollover blunders
- And much, much more!

A variety of deli sandwiches is no obligation to you financial products or planning education. Join us for a fun, interactive process and prepare about us, please send address). To attend the free lunch (phone number) or email "How to Get Rollover Date: [insert day & Time: [insert time] Location: [insert location] Copyright © 2012 Horsmouth. Unauthorised use, republication and distribution is prohibited. Reports@Horsmouth.com

Phone Script Invitations & Reminders

Phone Script: Client Invitation

Hello [Client's Name]. This is [your Name]. I'd like to invite you to a workshop I'm holding for folks nearing retirement. Can I tell you about it?

[If yes] The topic is "How to Get Rollover Ready." We will cover all the various options you have in moving your money from your 401(k) and other retirement accounts... The types of rollovers that minimize taxes... How to maintain your lifestyle in retirement... the biggest rollover mistakes people make...

The workshop is on [date and time] at [location].

top. I know thought n for

10 years or less to retirement?

Join us for a free working lunch on...

How to Get Rollover Ready

As you near retirement, you have a number of decisions to make about what to do with your 401(k) savings. Discover your rollover options in this free, educational 45-minute lunch where you'll learn the:

- 10 steps for prepping your 401(k) money for retirement
- 4 rollover options to consider
- How to tax-effectively move company stock
- How to avoid the 11 biggest rollover blunders
- And much, much more!

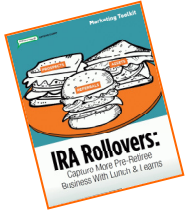
To RSVP, call 1-314-569-2400

A variety of sandwiches, dessert, and beverages will be served! ➔

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Rollover Presentation Materials

Workshop

- ✓ PPT: "How to Get Rollover Ready"
- ✓ Presentation Script
- ✓ Workshop Sign-In Sheet
- ✓ Workshop Evaluation Form
- ✓ Workshop Handouts
- ✓ Rollover Ready Checklist

How to Get Rollover Ready

Evaluation & Request for Information

Contact information

NAME _____

ADDRESS _____

PHONE _____

EMAIL _____

Yes! I would like to receive the Rollover Ready Kit.

Seminar evaluation

How would you rate the seminar? (1 = low, 5 = high?)

1 _____ 2 _____

Comments _____

Next steps

1. I would like to _____

2. I would like to _____

3. I have a question _____

How to Get

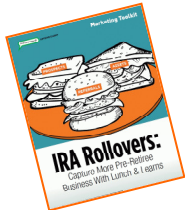
Hosted by:
Advisor Name
Firm Name

Use the 10-Step Rollover Ready Checklist to get ready for your greatest adventure yet!

Rollover Ready Checklist

There are very specific steps to take in deciding what to do with your retirement savings. To help you think through the options, review these 10 items that cover all the basics of rolling over your assets and getting your funding ready for retirement.

1. I know what I want to do with this money
 - Fund retirement
 - Start a business
 - Make a big lifestyle change
 - Leave an inheritance
 - Give to charity
2. My retirement date
 - Desired date _____
 - Earliest possible date _____
3. Identify all sources of retirement income
 - _____
4. Choose your distribution
 - Traditional IRA
 - Roth IRA
 - Cash out
 - Leave in employer's plan
5. Watch for complications
 - Pay off any 401(k) loans
 - Address NIA issues
 - Name beneficiaries
6. Choose rollover custodian
 - Review investment options
 - Compare fees & transaction costs
 - Review services provided
 - Investigate beneficiary policies
 - Review online capabilities
 - Are possible discounts and fees?
7. Rollover process
 - Verify eligibility with 401(k) provider
 - Obtain administrator to get work
 - Verify required tax notice (402(f))
 - Review payout options
 - Prepare paperwork to open target (i.e., IRA)
 - Verify what IRA custodian needs
 - Review employer paperwork & turn in administrator/custodian
 - Monitor progress until target account is funded (generally 2-6 weeks)
8. Verify account transfer
 - _____



Rollover Follow-Up Materials

Follow-Up

- 3 email messages
- Follow-up phone scripts
- 3 Client reprints
- Rollover Blunders Guide
- IRA Custodian Checklist
- 1st Year Retiree's Tax Checklist
- Retirement Ready Checklist

The 1st Year Retiree's Tax Checklist

The first year of full retirement can be an exciting one, but don't overlook the tax implications. Each retirement income source has a unique tax status. Use this checklist to be sure you're paying enough tax through withholding and/or estimated tax payments to avoid being charged a penalty.

Anthony W. Sampleton, CFP®, CLU, ChFC

SAMPLETON
Wealth Management Group

Retirement Ready Checklist

Ten years out is not too early to start preparing for retirement. Review these steps to make sure you've covered all your bases as you get ready for the big day.

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SAMPLETON
Wealth Management Group

Choosing an IRA Custodian

By Elaine Floyd, CFP®

As assets in IRAs scale six or seven figures, mistakes can be painfully expensive. One error is to fail to vet your IRA custodian. Here are 18 questions to ask a prospective custodian before opening a new account.

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11 Biggest Rollover Blunders

(and How to Avoid Them)

Understanding the European Debt Crisis

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It's good to understand Europe's debt crisis and why it's affecting U.S. markets? Here's an overview of how the European Union operates, why the euro is in danger, and what the crisis could mean to American investors.

Rolling over your funds for opportunities for error, preventive touch points is crucial (and often expensive)

Here, we'll walk through 11 of the most tactical or merely careless, common examples all have the potential to do.

A SPECIAL REPORT BY THE DIRECTOR OF RETIREMENT

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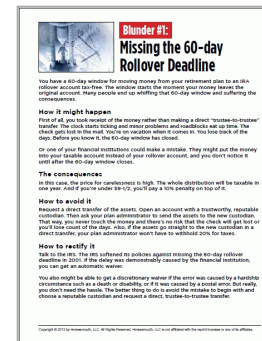
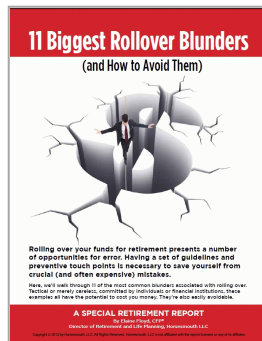
Other Marketing Options

Email Marketing

- Email messages
- RO Blunders Guide
- Client checklists

Drip Marketing

- 11 'One-Minute Memos'
- One series for clients & prospects
- Separate series for COIs



Have a Question?

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