

**401(a) “Ask Your Advisor” Worksheet (Keep for your records):**

**You’ll Probably Need More Than One Worksheet When Comparing: Additional (Updated) Versions are Available for download online at [www.BullTruth.com](http://www.BullTruth.com)**

<b>In</b>	<b>Grow</b>	<b>Out</b>	
T	0	0	Roth 401(a)
0	- 0	- T <sub>(r)</sub>	Traditional 401(k), <b>401(a)</b> , 403(b), 457, IRA, DI (Company-Paid)
T	- 0	- T <sub>(r)</sub>	
T	- T	- T <sub>(r)</sub>	

**NOTES:**

1. If you are thinking about quitting, retiring, or if you think you are going to be fired, pull out this paper and pay special attention to “Date Fully Vested”. Stick it out until that date as best you can! (But in the end, don’t be afraid to make the call that your own peace-of-mind is worth more than being fully vested.)
2. You should review your 401(a) with your advisor at least ANNUALLY to keep up to date. Go through this entire sheet- And then start asking all your “Off the wall questions” you’ve put on the back of the sheet.

Fund Fees: Find out what your fees are for these various allocations & how often they are rebalanced

Allocation	Percent Fee	Rebalanced how often?
1) Aggressive	1) _____	1) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
2) Moderate	2) _____	2) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
3) Conservative	3) _____	3) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
4) Bonds	4) _____	4) NA (Not an allocation so much as a protection strategy)
5) Grntd Interest Acct	5) _____	5) NA (Not an allocation; This is a protection strategy)

Are there any additional fees or restrictions for rebalancing any of the above allocations? If so, please list:

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Other Fees: Are there any other fees I pay that are not part of the fund fees I just asked about (i.e. Administrative Fees, Annual Account Service Fee, Withdrawal Fees, rebalancing fees, etc)

Fee Name	Amount / Percent	Paid how often?
1)	1)	1)
2)	2)	2)
3)	3)	3)

Surrender Charges: Are there any surrender charges associated with this account? Yes / No (Circle One)

- If there are surrender charges: Does the surrender period start over with each monthly contribution or is it just from the date I start my account? NOTE: If you have a 401(a) that starts the surrender period with each contribution, you need to harp on your HR director to get a new 401(a) or change the rules.
- If there are surrender charges, fill in the chart below:

<u>This Yr</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7</u>	<u>Year 8</u>	<u>Year 9</u>	<u>Year 10</u>

**LOANS:**

What are the loan terms if I need to take a loan out? \_\_\_\_\_

**CONTRIBUTIONS**

1. What is the first day I’ll be making a contribution, and what is the exact date I will be fully vested?  
1<sup>st</sup> Contribution: \_\_\_\_\_ Date Fully Vested: \_\_\_\_\_
2. How often will I make Contributions? Weekly / Every Two Weeks / Monthly (Circle One)
3. Will my contributions be a percentage of my income or a fixed dollar amount? Percent \_\_\_\_% or Fixed \$\_\_\_\_.

**Illustration Results**

<b>Gross Profit (%) Used</b>	
<b>Net Profit (%) Used</b>	
<b>Account Value at Age 65*</b>	

\*You can pick any age... Just make sure you pick the same age for every strategy you consider

