

ROTH IRA “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

<u>In</u>	<u>Grow</u>	<u>Out</u>	
T	- 0	- 0	Roth 401(k), <u>Roth IRA</u> , LI (Self-Paid), Variable Annuity, DI (Self-Paid), LTC
0	- 0	- T _(r)	
T	- 0	- T _(r)	
T	- T	- T _(r)	

NOTES:

1. You should review your Roth IRA 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:

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 are proposed to invest in an IRA that starts the surrender period with each contribution, you should probably not invest in it if you are planning on putting more money into the IRA.
- 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>

CONTRIBUTIONS

1. What is the first day I’ll be making a contribution, and what is the exact date I will be able to take out my first penalty-free withdrawal?

1st Contribution: _____ Date of first penalty-free withdrawal: _____

2. How often will I make Contributions? Weekly / Every Two Weeks / Monthly (Circle One)

3. What is the exact dollar amount I’ll be contributing? Percent ____% or Fixed \$____.____

4. What is the total of all contributions I’ll make annually? _____.

Illustration Results

Gross Profit (%) Used	
Net Profit (%) Used	
Account Value at Age 65*	

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

