

BRIGHT FUTURES WEALTH MANAGEMENT, LLC

Rollover Disclosure Form

- I am aware that I can only make one rollover in any 12-month period.
- I am aware that the IRA may be subject to greater internal fees and costs than those normally associated with an employee-sponsored plan.
- I understand that there may be tax consequences (including penalties and minimum distributions) associated with any rollover.
- I understand that I should discuss any such concerns with a qualified tax professional and/or legal professional of my choice.
- I understand that, depending on my state's law, once the assets are moved from the Plan, the assets may no longer be protected from creditors.