CONSIDERING A ROLLOVER

If you are considering rolling over your employer sponsored plan assets to an IRA, we would like to make you aware that you have several options. You may:

1. Roll the assets to an IRA
2. Take a full distribution and take the cash
3. Leave your assets in your old employer sponsored plan
4. Roll your assets over to your new employer's sponsored plan

All options have pros and cons. You and your J.W. Cole investment professional should discuss your options to see which is best for your individual situation. The chart below outlines some of the reasons in favor or against each option.

	PRO	CON
ROLL YOUR ASSETS TO AN IRA	• Wide investment selection • Professional investment advice • Tax deferred • Possible low fees • Access to guaranteed products • Ability to own individual stocks	• Greater liability to lawsuits • Possible higher fees
TAKE A FULL DISTRIBUTION	• Get access to account balance immediately • Wide Selection of investments not available in IRAs	• Must pay tax and possible penalty on the full amount distributed • Lose tax deferred status
LEAVE YOUR ASSETS IN YOUR FORMER EMPLOYER'S PLAN	• Professionally selected investments Possible lower fees for the account and investments • Better creditor protection • Tax deferred • Plan loans may be possible	• Limited investment selection • Fees on program may not be covered by employer • Possibly no individualized help/ advice • No access to guaranteed products *(CDs, Annuities, etc.)*
ROLL YOUR ASSETS INTO YOUR NEW EMPLOYER'S PLAN (IF POSSIBLE)	• Professionally selected investments Possible lower fees for the account and investments • Possible loans • Better creditor protection • Tax deferred • Plan loans may be possible	• Limited investment selection • Fees on program may not be covered by employer • Possibly no individualized help/ advice • No access to guaranteed products *(CD's, Annuities, etc.)*
NET UNREALIZED APPRECIATION (NUA) OF EMPLOYER STOCK	• Possible lower taxes on the liquidation of employer stock	• Immediate tax consequence