



# To roll over or not to roll over? That is the question.

| Questions to Ask Broker/Insurance Agent   | NDC Answer | Broker/Insurance Agent Answer |
|---|------------|-------------------------------|
| What is the recordkeeping/annual administrative fee?  | 0.08%      |                               |
| What are the fund management/operating expenses?  | 0.016%     |                               |
| Is there a contract maintenance fee?  | NO         |                               |
| Is there a withdrawal fee?  | NO         |                               |
| Do the available investments represent a broad array of asset allocation categories?  | YES        |                               |
| Does your proposed rollover account include the services of a licensed financial guidance professional without additional cost? | YES        |                               |
| Would the proposed rollover account be at risk if your company went bankrupt or became insolvent?                               | NO         |                               |
| Can my money be accessed at any age without penalty, fee or cost after retirement or termination from the State?                | YES        |                               |
| Are there commissions to be paid on the new investments? If so, what are they?  | NO         |                               |
| Are there commissions I do not see, such as on investment products like annuities and back-end loaded funds?                    | NO         |                               |