



IMPORTANT Acknowledgement Form

**Tax Deferred 403(b) Plan
457(b) Deferred Compensation Plan**

Purpose

Auburn University wants to make sure you are aware of some important information about retirement plans. When making decisions regarding how and when to receive money from your retirement plans, there are many factors to consider. We have compiled information to help you understand some, but not all, of the choices that are available and how advisors are compensated for recommendations. We hope this information can help you make an informed decision regarding this important benefit.

Effective June 1, 2015, participants in Auburn University's 403(b) and 457(b) voluntary retirement plans are required to acknowledge, in writing, that you obtained and reviewed answers to the questions set forth below and that you are aware of the pros, cons, costs and limitations of utilizing certain investment options.

Questions to Ask (You must initial that you have discussed all of the following questions)

These questions are designed to help you get clear and concise answers. When applicable, be clear with the financial representative and tell him or her that you expect answers in terms of real dollars, not percentages or basis points.

- _____ 1. Why are you recommending that I invest in these products? How do these products specifically meet my needs?
- _____ 2. What are the costs of opening an account?
- _____ 3. How do the charges for this service compare with what I'm paying now under the plan(s) at Auburn University?
- _____ 4. How much money will you, the financial advisor, make if I transfer my money into your product?
- _____ 5. How much money will you, the financial advisor, get paid over the life of the investment?
- _____ 6. How can I access my money if I choose to do so? What will it cost me (in dollars) and how quickly can I expect my money?

Acknowledgement

Auburn University is not making recommendations or acting as a fiduciary when you choose how to transfer your retirement accounts, select an investment option or choose a financial advisor. You are solely responsible for reading and understanding the information contained in this acknowledgement and the "Which Rollover is Right for You" brochure, which was prepared by Johnson Sterling, Inc. Investments may be risky and are subject to gains and losses. It is your responsibility to obtain financial, legal or tax advice. Neither Auburn University nor the Auburn University Retirement Plan shall be considered as guaranteeing the results or the outcome of any of your decisions. Further, Auburn University is not checking, nor is it responsible for, the accuracy or reliability of answers provided by financial representatives.

Participant Signature

Date

Additional Resources

- www.sec.gov
- www.investor.gov
- www.finra.org
- www.irs.gov
- "401(k) Plans: Labor and IRS Could Improve the Rollover Process for Participants," www.gao.gov, US Government Accountability Office Report, March 17, 2013.