



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

Questions to Ask Broker/Insurance Agent	SFDCP Answer	Broker/Insurance Agent Answer
What is the recordkeeping/annual administrative fee?	.09%	
What are the fund management/operating expenses?	Vary depending on investment option—0.01% to 0.90%	
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 City and County?	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	



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