

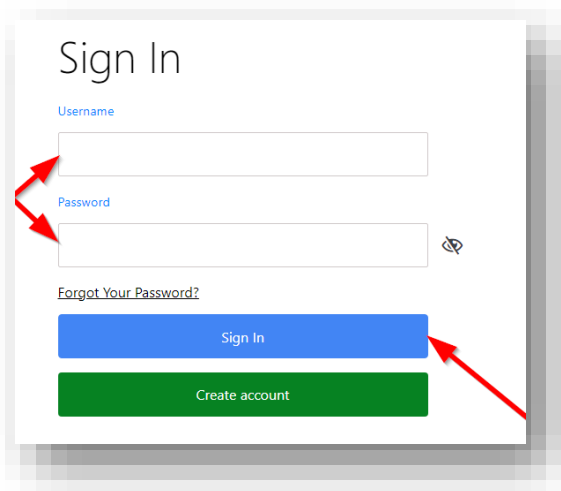
Quick Guide to RegBI Optimizer (KCD Financial Edition)

We know that visuals are essential and therefore we would like to share this guide with you, so you can start using RegBI Optimizer as quickly as possible. You can choose Non-Qualified to Non-Qualified transaction type, 401K to IRA, IRA to IRA or Initial vs Proposed scenario. We are not working with the entire plan, but looking into individual investments. Let's cover the 401K to IRA rollover scenario, because when the money leaves a 401(k) plan, there are extra regulations come into it. Let's take a look at what RegBI Optimizer's comprehensive Summary report.

First, to enter your account, use the following link:

<https://rixtrema.com/login>

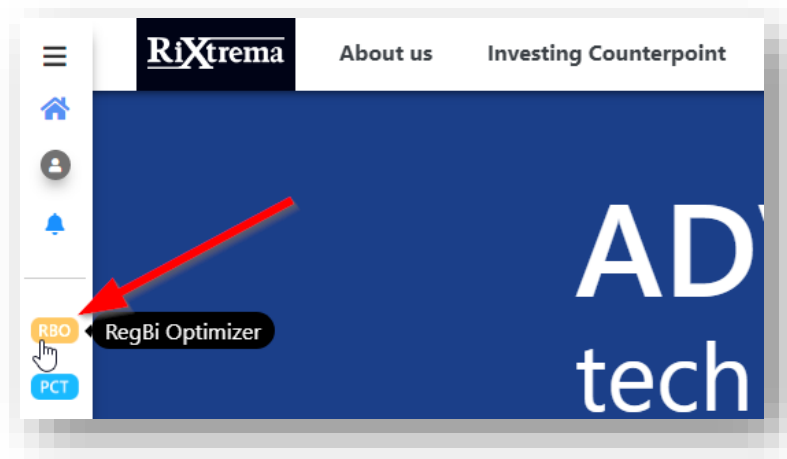
Enter your credentials and click on the Sign In button to sign in:



The image shows a 'Sign In' form with the following elements:

- Username**: A text input field with a red arrow pointing to it.
- Password**: A text input field with a red arrow pointing to it and a toggle icon on the right.
- Forgot Your Password?**: A link below the password field.
- Sign In**: A blue button with a red arrow pointing to it.
- Create account**: A green button below the Sign In button.

Then click on the RBO button on the left-hand panel to access your RBI Optimizer account:



Below is a 14-step guide on how to perform a roll-over report in your account:

- 1) There's a chance to find a 401(k) Plan line-up in our database, so first you need to 1) go to the Compliance Portfolio Optimization section, 2) click on the Plan Screener, 3) enter the name of the plan you're looking for and click on one of the drop-down names if the system finds it:

The screenshot shows the REGBIOPTIMIZER web application interface. The top navigation bar includes links for PCT, SUMMARY, LOWER FEE CLASSES OPTIMIZATION, PERFORMANCE OPTIMIZATION, COMPLIANCE PORTFOLIO OPTIMIZATION, and FEE BENCHMARK. Below this is a search bar with the text "Occidental Petroleum Corporation Retirement" and a dropdown menu. The main content area is titled "Plan Screener". A search input field labeled "Plan Name or Sponsor Name" contains the text "larkspur data". Below the input field, a dropdown menu is open, showing the following results:

Location	State	City
LARKSPUR DATA RESOURCES INC		
LARKSPUR DATA RESOURCES INC EMPLOYEE 401K PLAN		

Red arrows indicate the following steps:

- 1) Click on the "COMPLIANCE PORTFOLIO OPTIMIZATION" link in the top navigation bar.
- 2) Click on the "Plan Screener" link in the top navigation bar.
- 3) Enter "larkspur data" in the "Plan Name or Sponsor Name" search field.

On the next page, click Select Plan & Analyze and then click Select in the pop-up window:

Plan Screener Search Results: 1 [Close Map](#)

Sorting: Name Aggregate Plan Saving [.csv](#)

LARKSPUR DATA RESOURCES INC EMPLOYEE 41K PLAN Received: 2019-07-22
LARKSPUR DATA RESOURCES INC [View Schedule H](#)

Summary:
Lower Fee Classes:
Lower Fee Alternatives:
Performance:

Total Assets at Year End: \$ 41,400
Total Asset covered by RiXtreme: \$ 41,400
Total Participants: 1
Plan Expense Ratio: 0.72 %

Users Locks

User	By	Exc	Until to
NOVATO 949452614, CA			
(415) 827-0571			

\$ 4,769 (0.52 %)

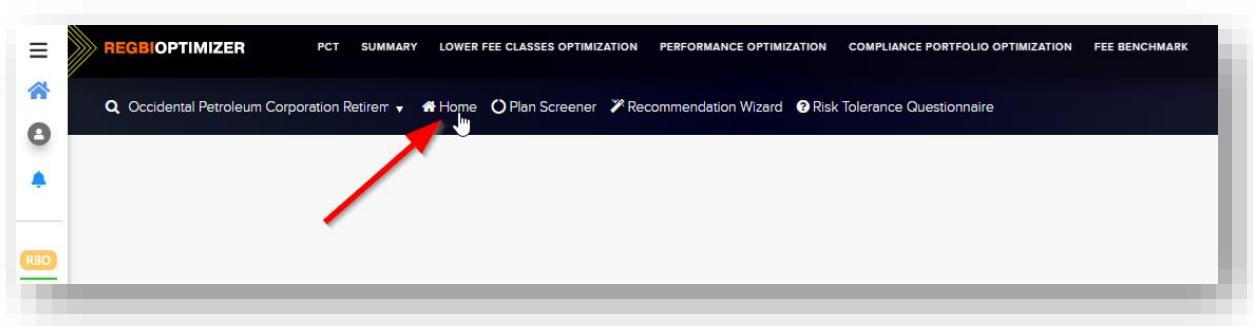
Select Plan & Analyze

Lock For User

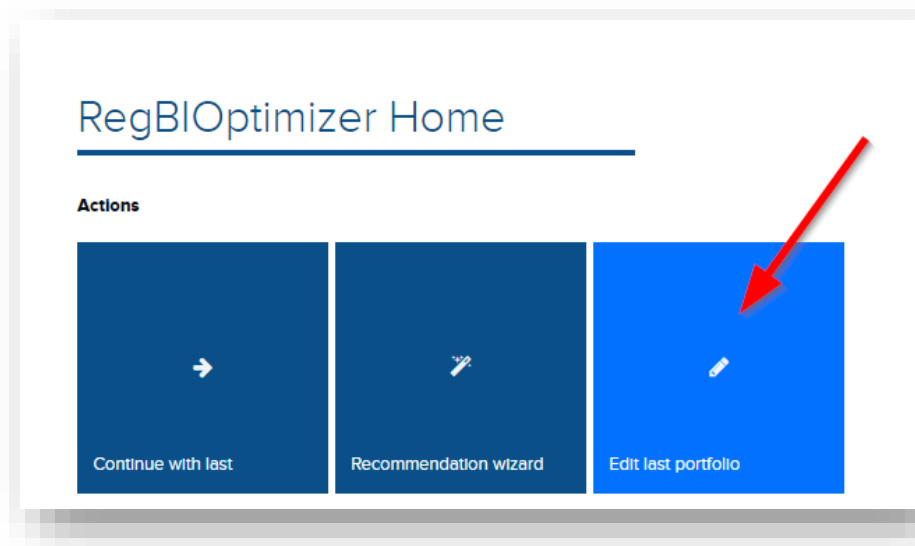
JGVVX	JPMorgan Growth Advantage R6	\$ 108,048.00
AIVSX	American Funds Invmt Co of Amer A	\$ 100,001.00

☒ Close ☐ Select

2) Click on the Home button to get back to the Home Screen



3) Keep in mind that the total balance for the 401(k) plan refers to the whole plan and if you need to tailor that number a little bit, go to the Edit Last Portfolio section and change the total assets number below:

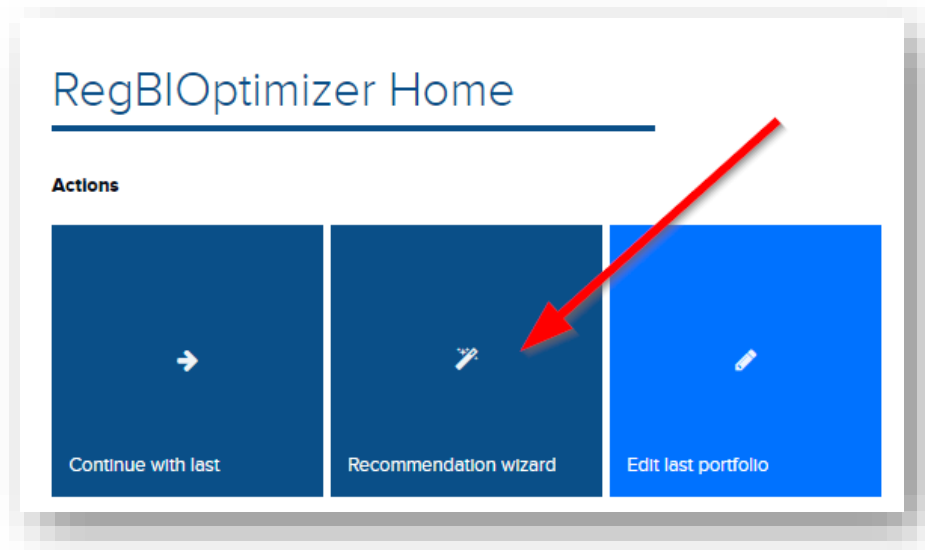


Click on the pen button to edit the assets number and then on the check mark to save it:

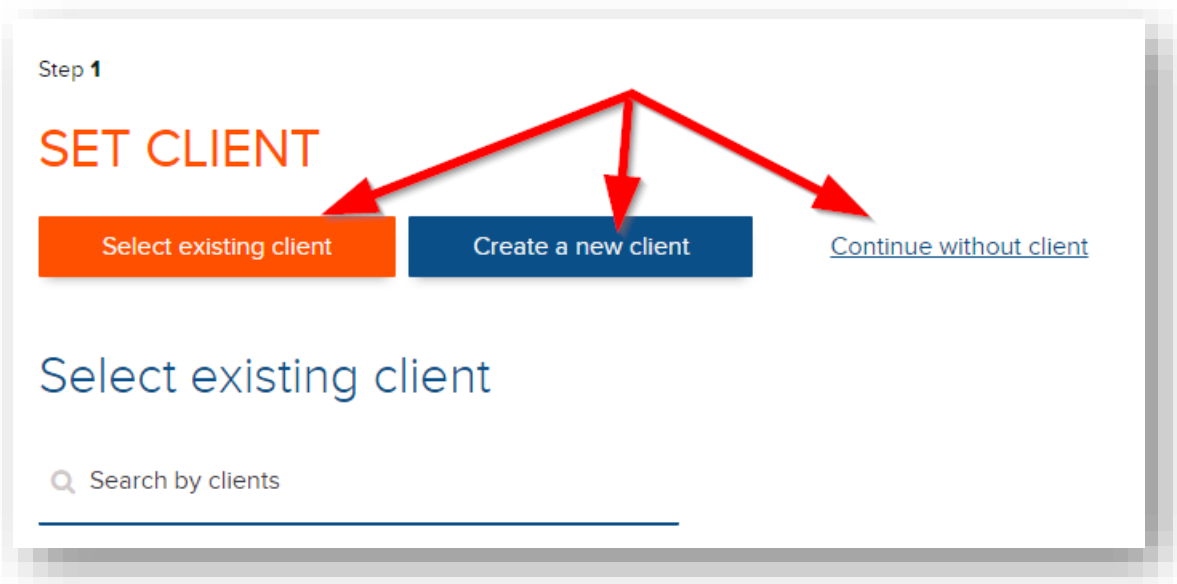
FSCLX US	Fidelity Spartan Mid Cap Idx Investor	\$ 2,380.00	✗
FSNLX US	Fidelity Freedom® 2015 Fund Class K	\$ 774.00	✗
FNSHX US	Fidelity Freedom Income-K	\$ 42.00	✗
		\$ 2,154,079.00	✎

\$ 0.00	✗
\$ 21,540.79	✓ ✗

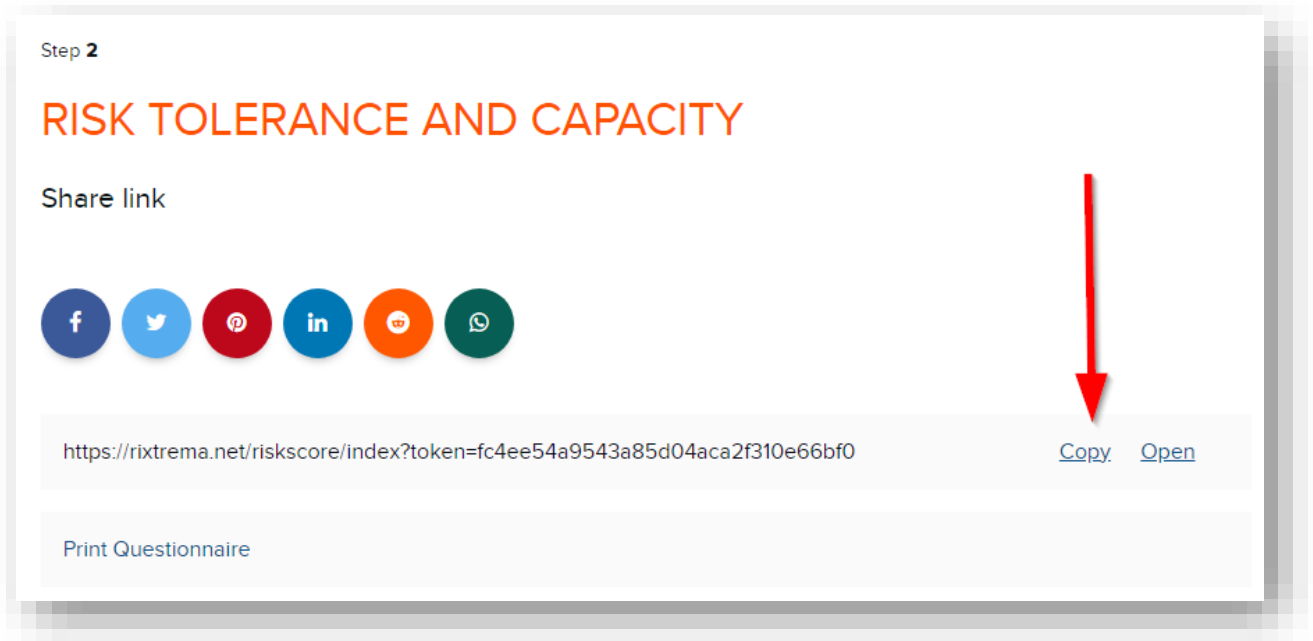
- 4) Go back to the Home Screen and choose Recommendation wizard option, which will take you to the process:



- 5) Step 1. Choose the client you do a rollover recommendation for.
If you create a new client in this step the email is mandatory, it will be used as a unique identifier.



- 6) Step 2. We are assessing the best interest on the Step 2.
We going to look at suitability, how suitable is the portfolio is to the investment risk tolerance.
Copy the link and send it to your client by email. This step is optional:



Step 2

RISK TOLERANCE AND CAPACITY

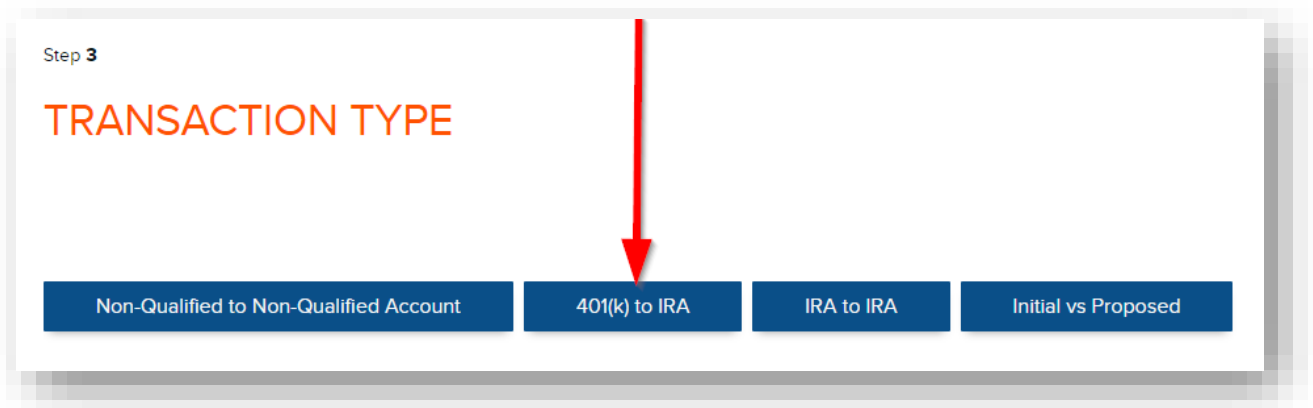
Share link

<https://rixtrema.net/riskscore/index?token=fc4ee54a9543a85d04aca2f310e66bf0> [Copy](#) [Open](#)

[Print Questionnaire](#)

If you don't want to send this questionnaire to your client yet, just click on the Next button in the bottom-right corner to get to next step

- 7) Step 3. Choose Transaction type. In our case it is 401K to IRA scenario:

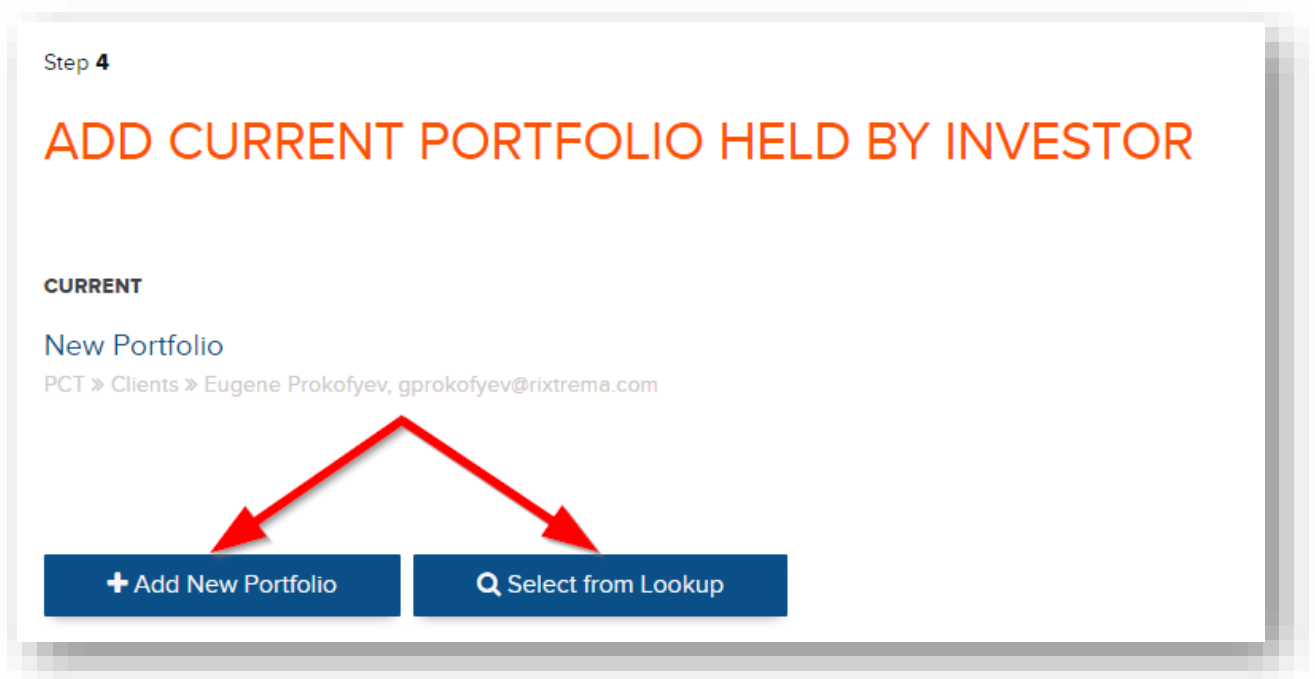


Step 3

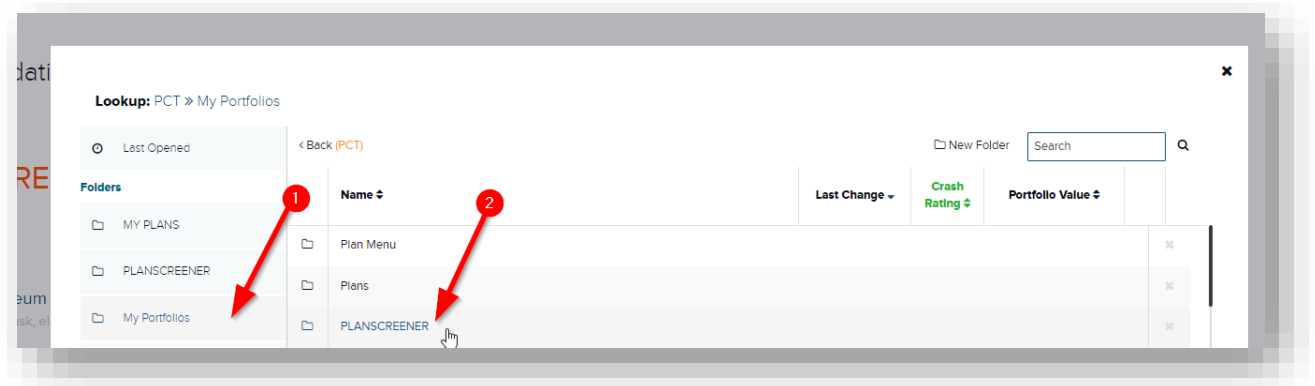
TRANSACTION TYPE

[Non-Qualified to Non-Qualified Account](#) [401\(k\) to IRA](#) [IRA to IRA](#) [Initial vs Proposed](#)

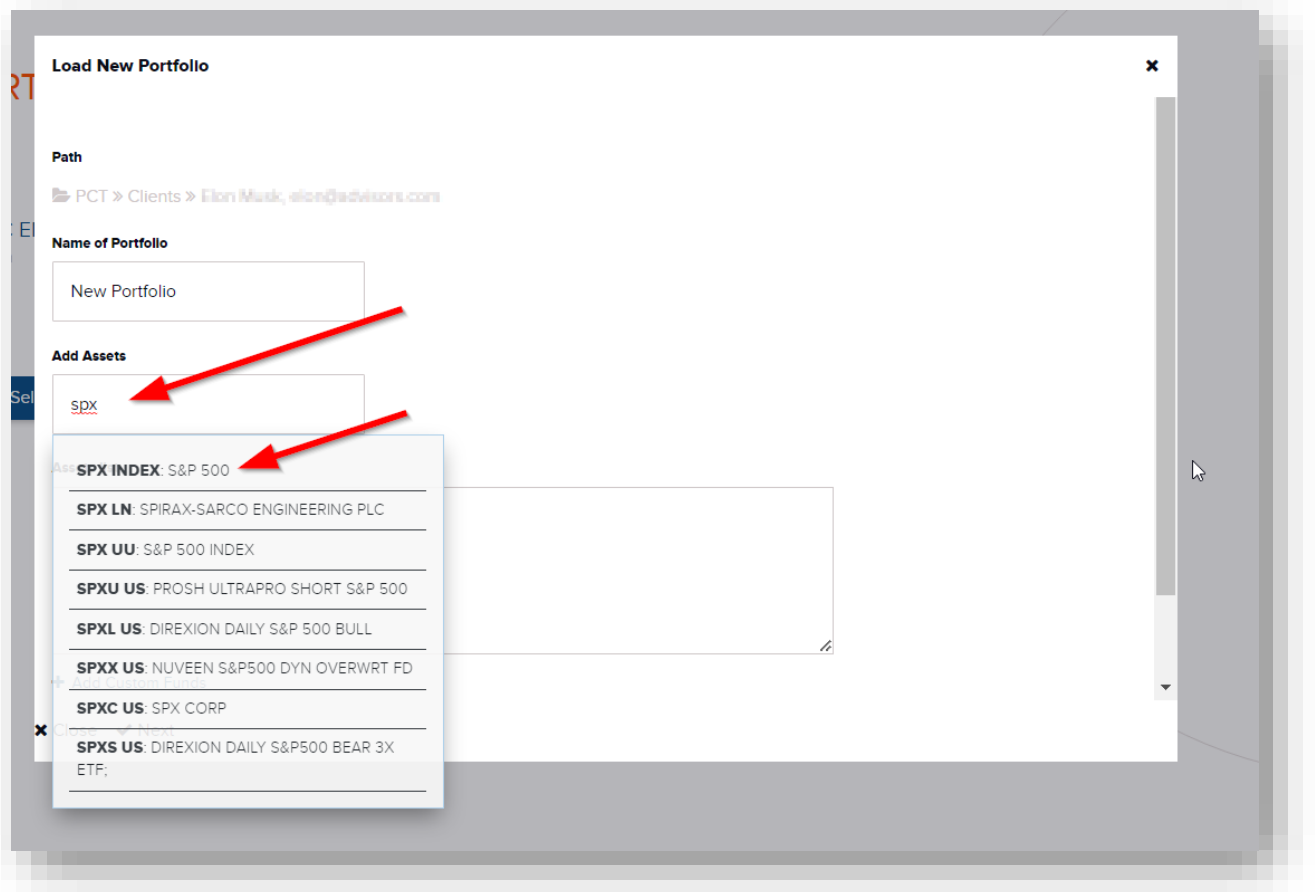
8) Step 4. Add a current portfolio / 401(k) Plan:



If you found the required portfolio in our database, then click on the Select from Lookup button and find it in the My Portfolios / PLANSCREENER Folder:



If you decide to Add New Portfolio, you can create a new portfolio from a scratch by typing in ticker symbols / fund names or you can upload them from an Excel file (tickers in column A and values in column B)



The screenshot shows a 'Load New Portfolio' dialog box. The 'Path' field is populated with 'PCT » Clients » Elon Musk, elon@advisors.com'. The 'Name of Portfolio' field contains 'New Portfolio'. The 'Add Assets' field has a dropdown menu open, showing a list of assets. Two red arrows point to the 'Add Assets' field and the first asset in the dropdown, 'SPX INDEX: S&P 500'.

Load New Portfolio

Path
PCT » Clients » Elon Musk, elon@advisors.com

Name of Portfolio
New Portfolio

Add Assets

Assets

- SPX INDEX: S&P 500
- SPX LN: SPIRAX-SARCO ENGINEERING PLC
- SPX UU: S&P 500 INDEX
- SPXU US: PROSH ULTRAPRO SHORT S&P 500
- SPXL US: DIREXION DAILY S&P 500 BULL
- SPXX US: NUVEEN S&P500 DYN OVERWRT FD
- SPXC US: SPX CORP
- SPXS US: DIREXION DAILY S&P500 BEAR 3X ETF;

9) Step 5. Add a Proposed Rollover portfolio.

Step 5

ADD PROPOSED ROLLOVER PORTFOLIO ALLOCATION

```
graph TD; A[ADD PROPOSED ROLLOVER PORTFOLIO ALLOCATION] --> B[+ Add New Portfolio]; A --> C[Q Select from Lookup]
```

The diagram illustrates the process of adding a proposed rollover portfolio allocation. It features two blue rectangular buttons with white text. The left button is labeled '+ Add New Portfolio' and the right button is labeled 'Q Select from Lookup'. A red arrow originates from the top center of the image and splits into two arrows, one pointing to the top of the left button and the other pointing to the top of the right button, indicating that both options are available for the next step.

Choose one of the existing portfolio models or create a new one for a roll-over:

Lookup: PCT » Portfolio Models

< Back (PCT)

New Folder

Name	Last Change	Crash Rating	Portfolio Value
KCD Agg	19:25 19 OCT 2022	77	100 %
KCD Cons	—	42	100 %
KCD Mod	—	58	100 %
KCD Mod-Agg	—	72	100 %
KCD Mod-Cons	—	52	100 %

Two red arrows are present: one pointing to the 'Portfolio Models' folder in the left sidebar, and another pointing to the 'KCD Agg' row in the table.

10) Step 6 is a Fees area.

You may need to look up for these fees in 404(a)5 disclosure. RegBI Optimizer will automatically pull in retirement plan data for the plan from which you are rolling over. Our database contains over seven hundred thousand retirement plans already prepopulated. Just type in a name and pick a plan. Don't forget your advisory fee, in this case, 0,5%.

Change percentage to \$ amount if needed by clicking on % symbol.

Step 6

FEES

(a) Add Retirement Plan Fees (add fees from 404(a)5 disclosure of if you could not obtain it, search for a plan by name)

(b) Add Your Advisory Level Fee

Plan Lookup

Find Plan

Q

401(k) Fees (a) ⓘ

0.92

%

Advisor Fee (b) ⓘ

0.5

%

Advanced

- 11) Step 7 is Individual factors, which is a questionnaire. Answer these questions to track if you're acting in someone's best interests. Write anything extra you want to in the Comments sections.

Step 7

INDIVIDUAL FACTORS

New Portfolio	Answer	Comments
1. Is this a new or existing client?	NEW NEW EXISTING	Enter your comm
2. Does the new employer maintain a qualified plan that can accept rollovers from the current plan? ?	NO	Enter your comm

- 12) Step 8. Customize offered services and compare your recommendation with what they currently have in the portfolio. Check the box if the client gets one. Or add new service by typing it in.

Then hit the summary button in the bottom right corner.

Recommendation Wizard

Step 8

CUSTOMIZE SERVICES OFFERED IN PORTFOLIO VS. YOUR RECOMMENDATION

Services	New Portfolio	Comments
Investment Management Services: Fund Research ✕	☒	☐ An example of extra services provided by the Advisor.
Investment Management Services: Portfolio Construction ✕	☐	☒ An example of extra services provided by the Advisor.
Financial Planning Services ✕	☐	☒ Allow advisors to customize their response. Or pre-entered and standardised across the firm.

Add New Service

- 13) The Summary report will pull in all required data for both initial and proposed allocation and will calculate all fees.

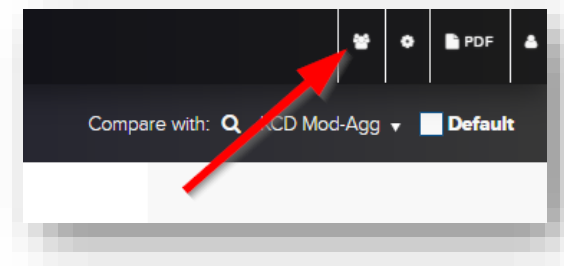
Create a PDF report by clicking on the PDF button:

The screenshot shows the 'COMPLIANCE PORTFOLIO OPTIMIZATION FEE BENCHMARK' interface. At the top right, there are icons for social media, settings, and a 'PDF' button, which is highlighted by a red arrow. Below the header, there is a 'Tolerance Questionnaire' section and a 'Compare with' dropdown menu set to 'KCD Mod-Agg'. A 'Default' button is also visible. The main section is titled '101(k) vs. IRA Comparison Assumptions' and includes a 'Use commissions' checkbox. Below this, there are input fields for 'Plan Lookup', '401(k) Fees' (0.25%), 'Advisor Fee' (0.7%), and 'Platform Fee' (0%). An 'Edit Additional Fees' button is located to the right of these fields. At the bottom, there is a bar chart with two bars, one orange and one blue.

In the pop-up window, make sure that 1) the right client is entered, 2) only Profile Comparison and Summary reports are included, 3) current date is shown and the Signator Sheet is included, and logo is excluded, and then 4) click on the Create button to generate a report:

The screenshot shows the 'Create PDF' pop-up window. It has several sections: 'CLIENT' with a dropdown menu showing 'Eugene Prokofyev' (indicated by a red arrow and number 1); 'REPORTS' with checkboxes for 'Profile Comparison' (checked), 'Summary' (checked), 'Lower Fee Classes Optimization', 'Performance Optimization', 'Compliance Portfolio Optimization', and 'Check all' (indicated by a red arrow and number 2); 'SETTINGS' with 'Page Size' set to 'A4', and checkboxes for 'Use Logo' (unchecked), 'Include Plan Menu' (unchecked), 'Show current date on the report' (checked), and 'Signator Sheet' (checked) (indicated by a red arrow and number 3); and 'CUSTOMIZE' with buttons for 'Upload Logo' and 'Upload Disclosure', a 'Name of Report' field with 'REGBI Optimizer Rep...', and an 'Edit Comments' link. At the bottom, there is a 'Create' button (indicated by a red arrow and number 4) and a 'Close' button.

14) Once you create a PDF report the current rollover will be saved in your Admin panel in the top right corner:



On this page you can also edit the information you put in before on the previous steps, and if you click on the  button to download and print a pdf with one of your roll-over reports:

Portfolios											
Portfolio	PDF	Advisor	Portfolio Value	Date	401(k) Fee:	Investment expenses		Total % Fees		Advisor Fee	
WILSON & PROTECTION PLAN FOR BARRACLOUGH		Rivers, Robert	\$ 1,888,887	2022 17 Oct 12:4	0.01	0.00	0.00	0.11	1.00	—	
WILSON & PROTECTION PLAN FOR BARRACLOUGH		Rivers, Robert	\$ 1,888,887	2022 17 Oct 12:4	0.01	0.00	0.00	0.11	1.00	—	
ROD Mod 2022 20 Sep 08:09:03		Wilson, Dave	\$ 100	2022 20 Sep 10	0.03	0.00	0.00	0.03	0.03	—	
Aggregate portfolio for David Wilson 2022 20 Sep 10		Wilson, Dave	\$ 1,600,000	2022 20 Sep 10	0.03	0.00	0.00	0.20	0.03	—	
Top Portfolio 2022 20 Sep 07:55:56		Vinci Ranger	\$ 200,000	2022 20 Sep 07	0.00	0.00	0.00	0.02	0.20	—	
ROD Agg Proposed Rollover 2022 20 Sep 07:55:56		Wilson, Dave	\$ 100	2022 20 Sep 07	0.00	0.00	0.00	0.00	0.00	—	
Wilson Training 2022 2 Sep 15:40:06		Wilson, Dave	\$ 900,000	2022 2 Sep 15:4	0.43	0.00	0.00	0.74	0.00	—	
Wilson Training 2022 2 Sep 12:17:38		Wilson, Dave	\$ 900,000	2022 2 Sep 12:2	0.31	0.00	0.00	0.62	0.00	—	
ROD Core 2021 17 Feb 11:11:16		Wilson, Dave	\$ 100	2021 17 Feb 11:11	0.00	0.00	0.00	0.00	0.00	—	
test 2		Rivers, Robert	\$ 77,992	2020 7 Apr 08:5	1.00	0.00	0.00	1.17	1.04	—	
Wilson Training		Wilson, Dave	\$ 300,000	2020 25 Mar 14	0.00	0.00	0.00	0.00	0.08	—	

The PDF report is to be printed out for the client's signature on the Attestation page (the very last page of the report):

Attestation

The completion of this report created a documented record necessary to form a basis for a best interest recommendation. By signing below, I affirm that I have provided the client with a copy of this rollover report.

[Note: the firm must maintain documentation of delivery to the client.]

_____	_____
Representative	Date

[Note: The following client acknowledgement of receipt is optional, but is recommended as best practice. Include the following language if the firm will obtain the client's signature.]

By signing below, I affirm receipt of this rollover report.

_____	_____
Client's signature	Date