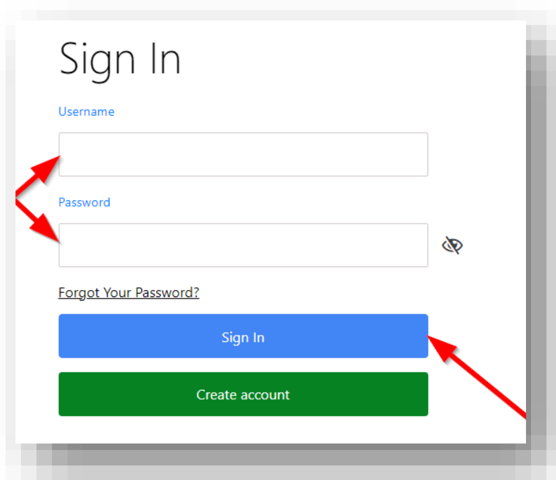
Quick Guide to RegBI Optimizer (KCD Financial Edition)

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

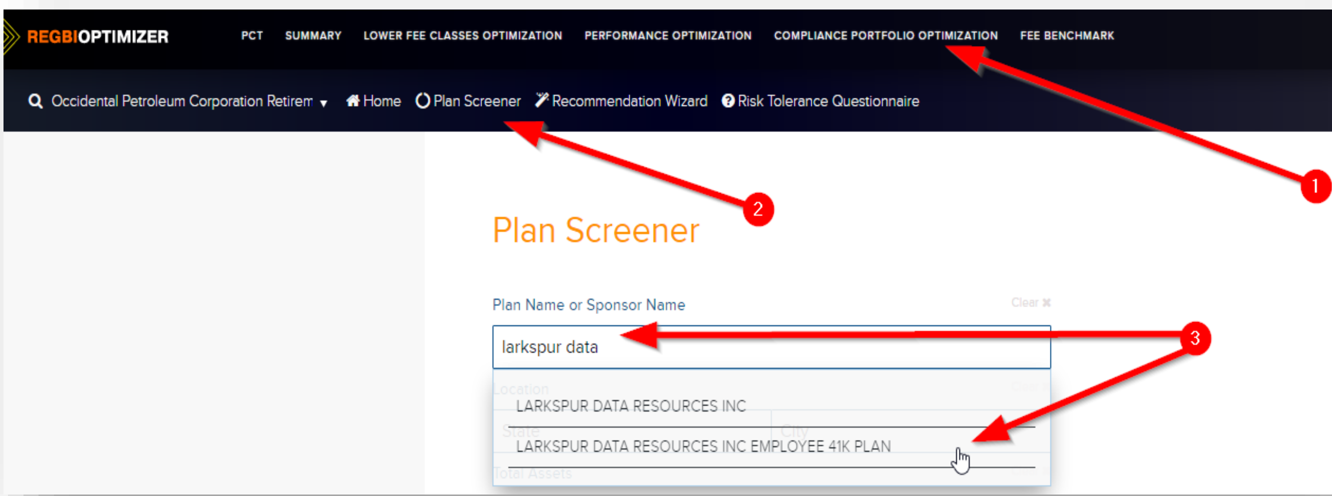
Enter your credentials and click on the Sign In button to sign in:



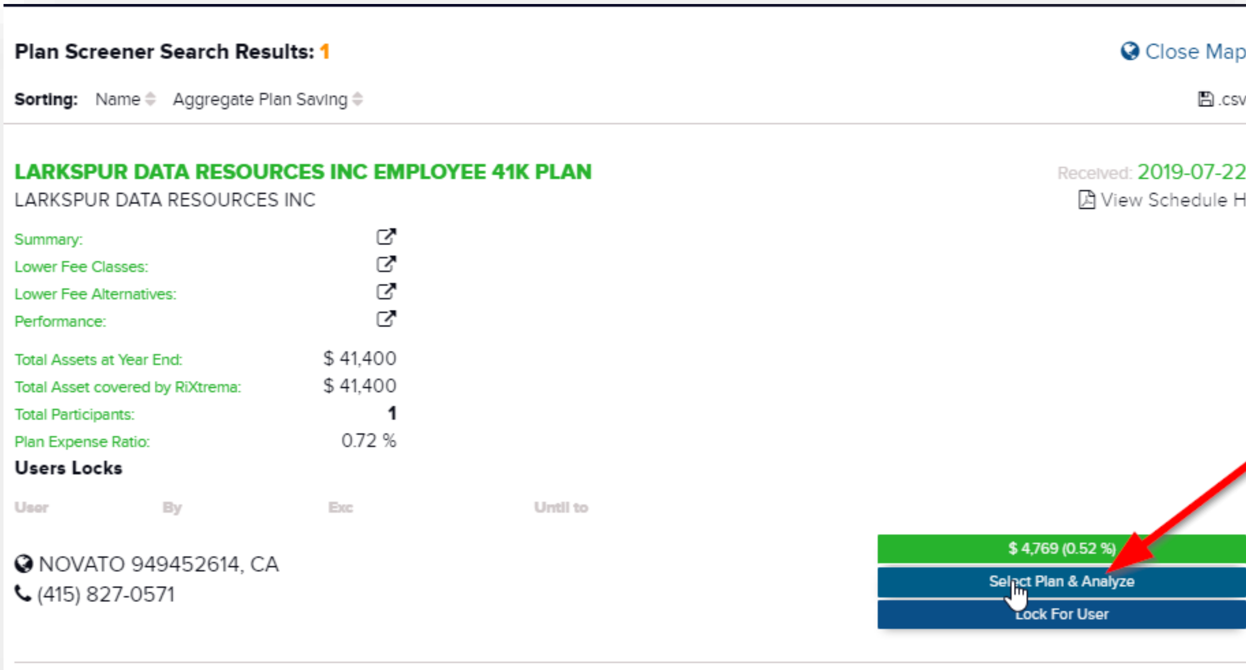
Then click on the RBO button on the left-hand panel to access your RBI Optimizer account:

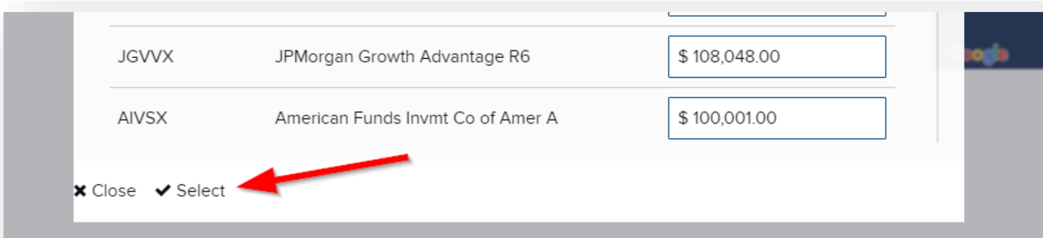
Below is a 14-step guide on how to perform a roll-over report in your account:

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:

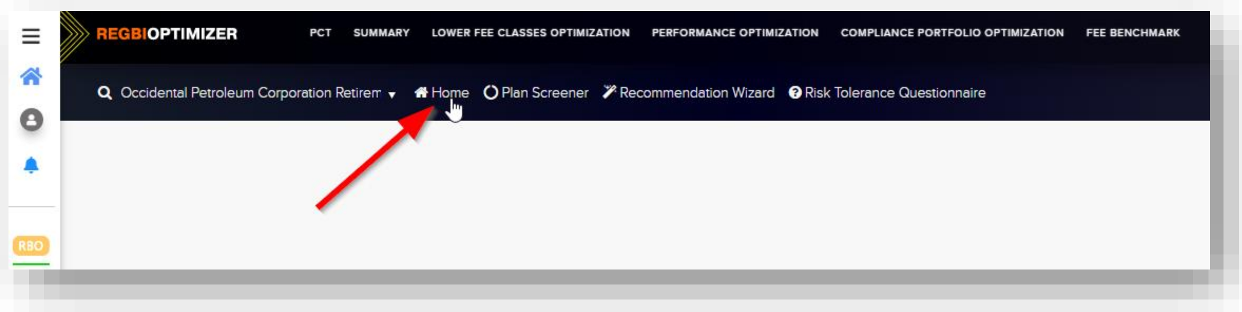


On the next page, click Select Plan & Analyze and then click Select in the pop-up window:

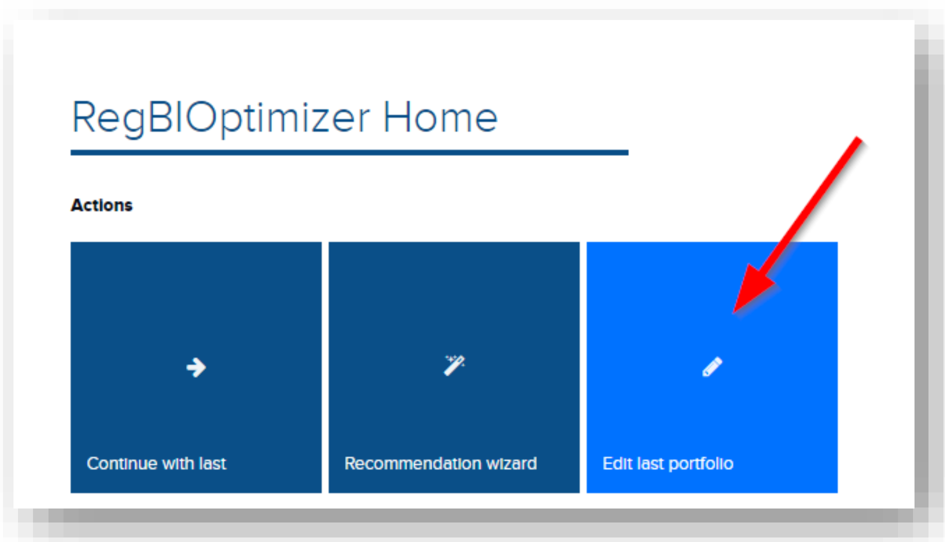




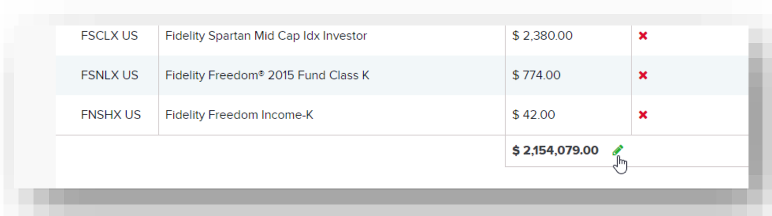
2) Click on the Home button to get back to the Home Screen

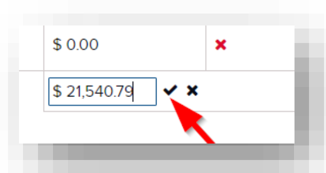


3) Keep in mind that the total balance for the 401(k) plan refers to the whole plan and if you need to tailor that number a little bit, go to the Edit Last Portfolio section and change the total assets number below:

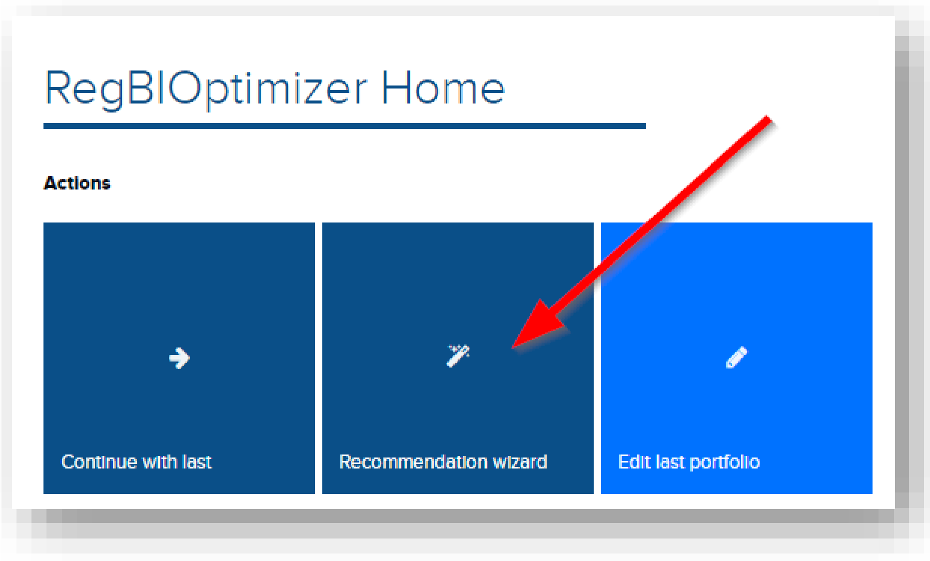


Click on the pen button to edit the assets number and then on the check mark to save it:

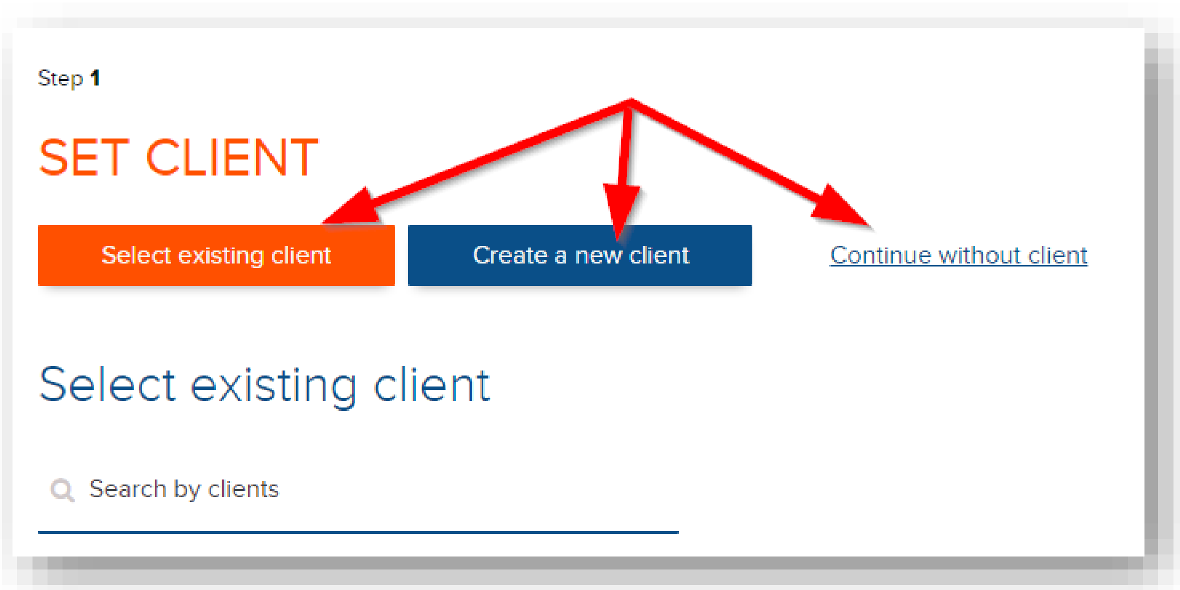




4) Go back to the Home Screen and choose Recommendation wizard option, which will take you to the process:



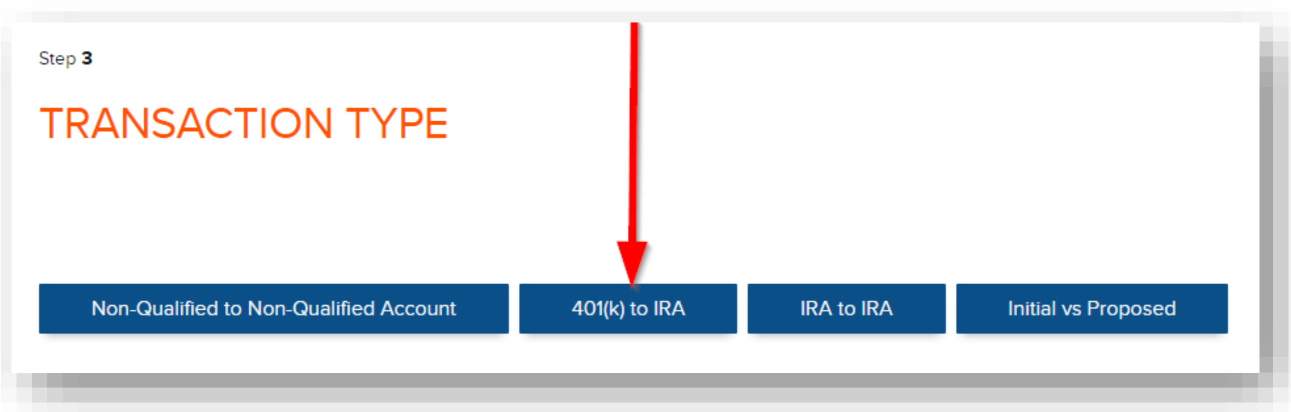
5) Step 1. Choose the client you do a rollover recommendation for.
If you create a new client in this step the email is mandatory, it will be used as a unique identifier.



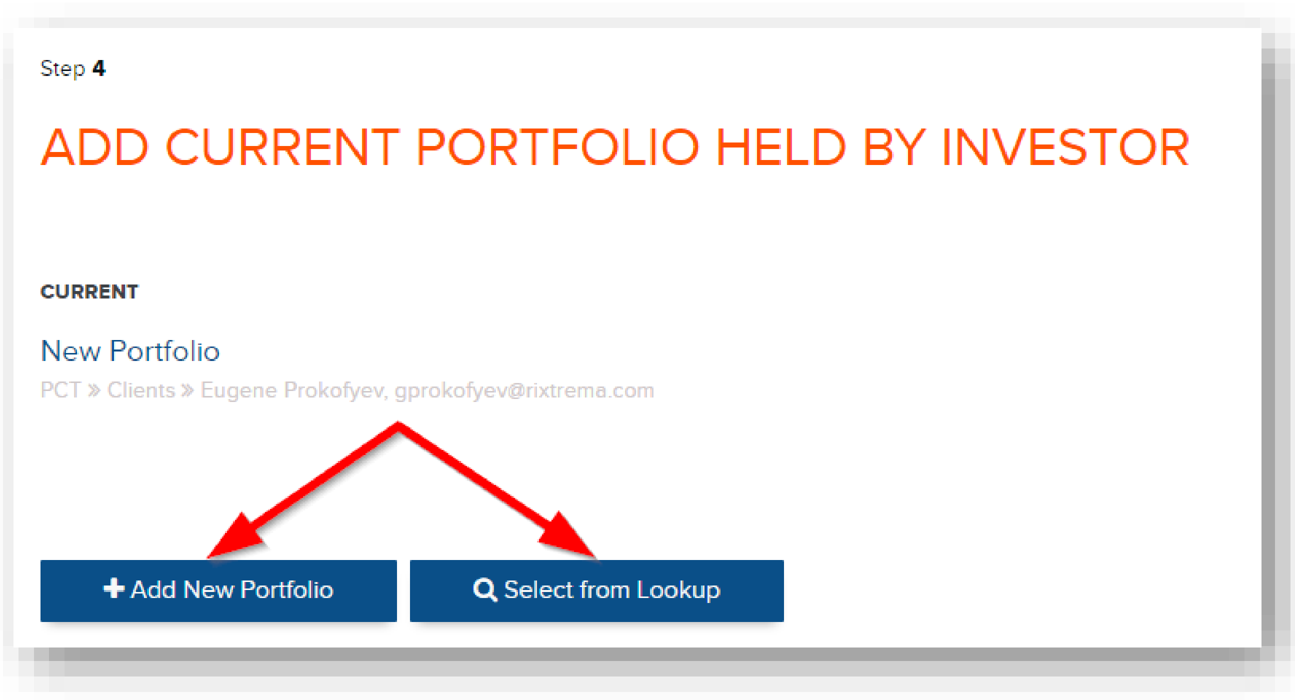
6) Step 2. We are assessing the best interest on the Step 2.
We going to look at suitability, how suitable is the portfolio is to the investment risk tolerance.
Copy the link and send it to your client by email. This step is optional:

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

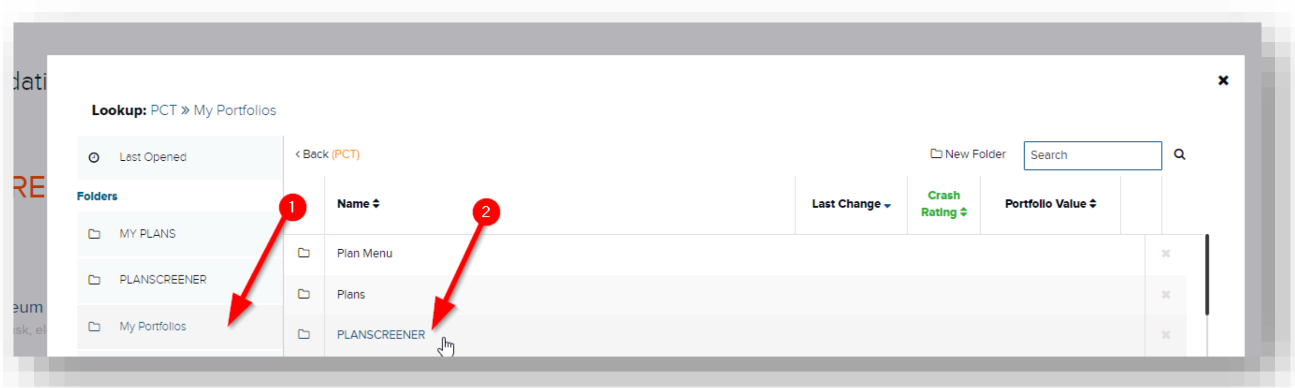
7) Step 3. Choose Transaction type. In our case it is 401K to IRA scenario:



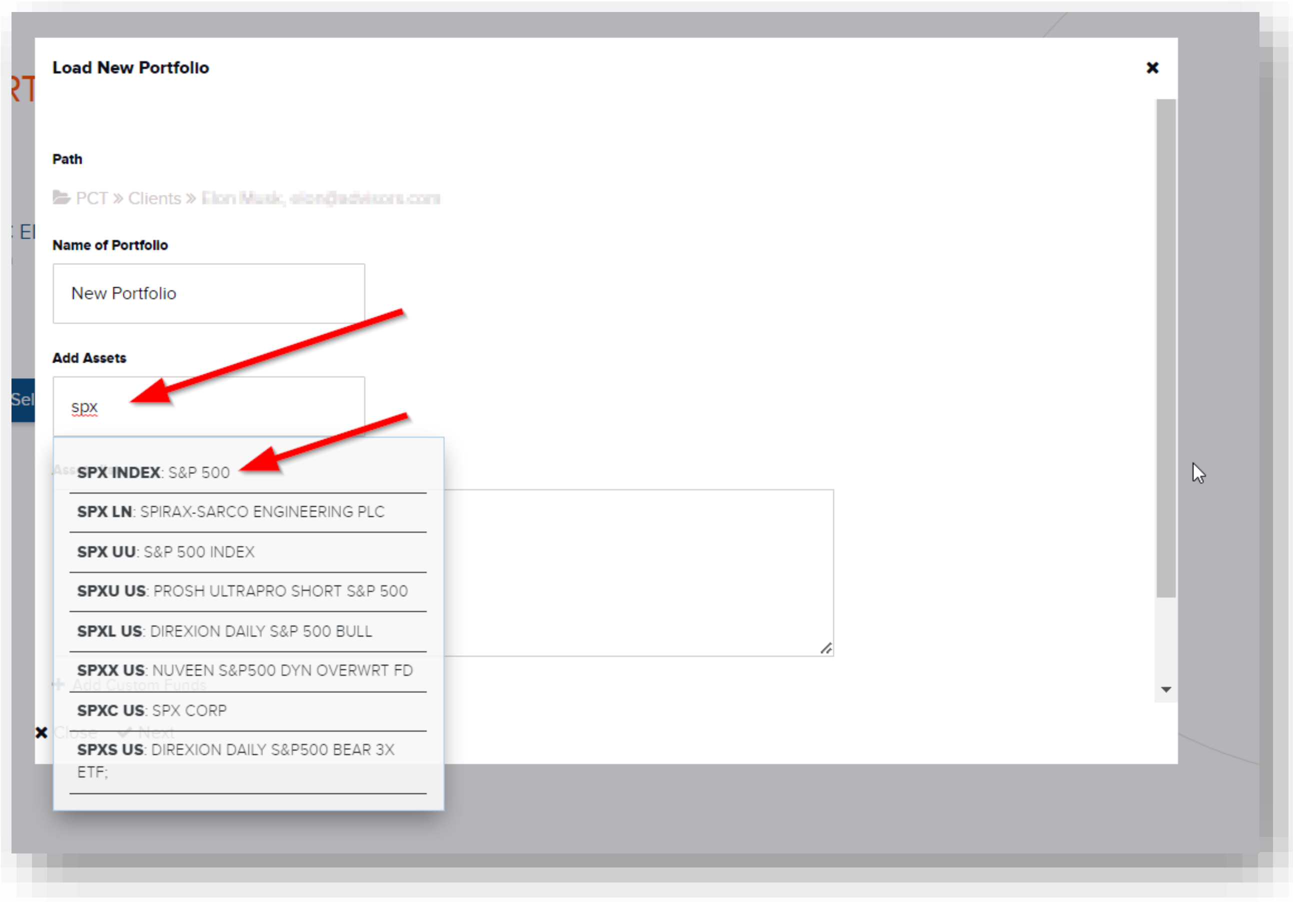
8) Step 4. Add a current portfolio / 401(k) Plan:



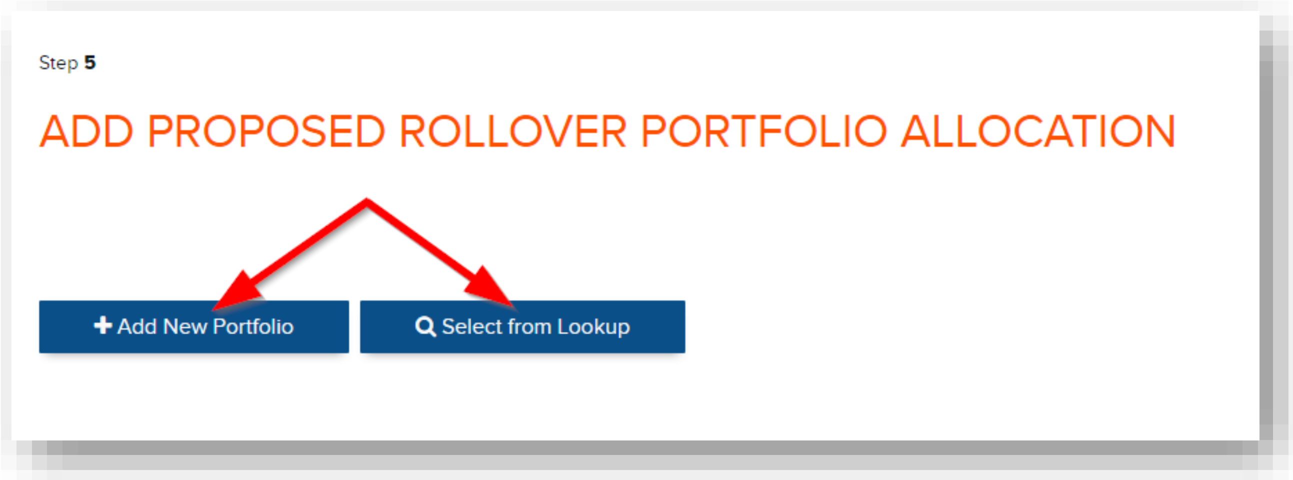
If you found the required portfolio in our database, then click on the Select from Lookup button and find it in the My Portfolios / PLANSCREENER Folder:



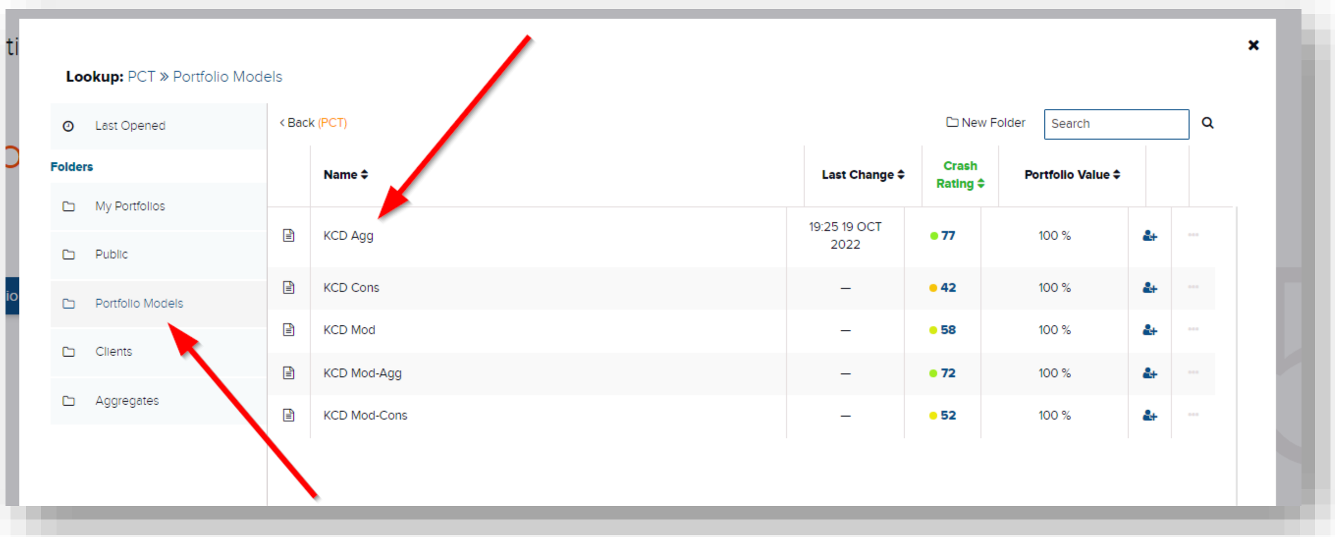
If you decide to Add New Portfolio, you can create a new portfolio from a scratch by typing in ticker symbols / fund names or you can upload them from an Excel file (tickers in column A and values in column B)



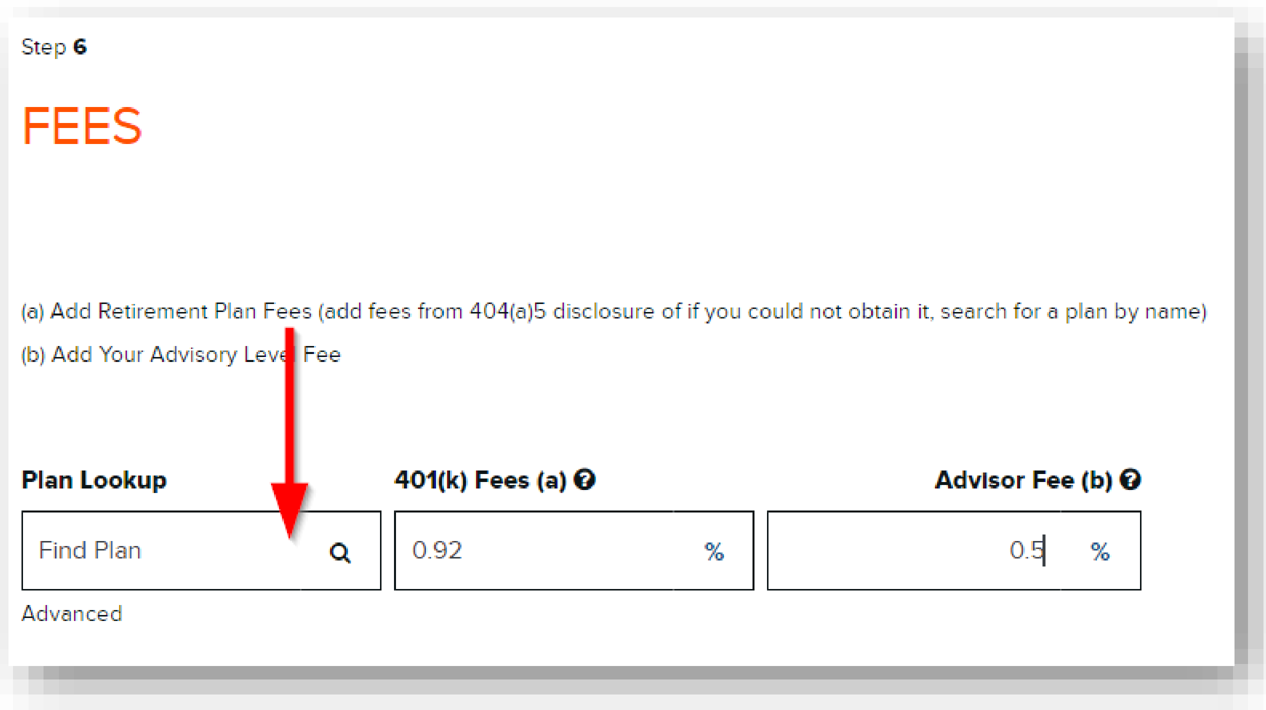
9) Step 5. Add a Proposed Rollover portfolio.



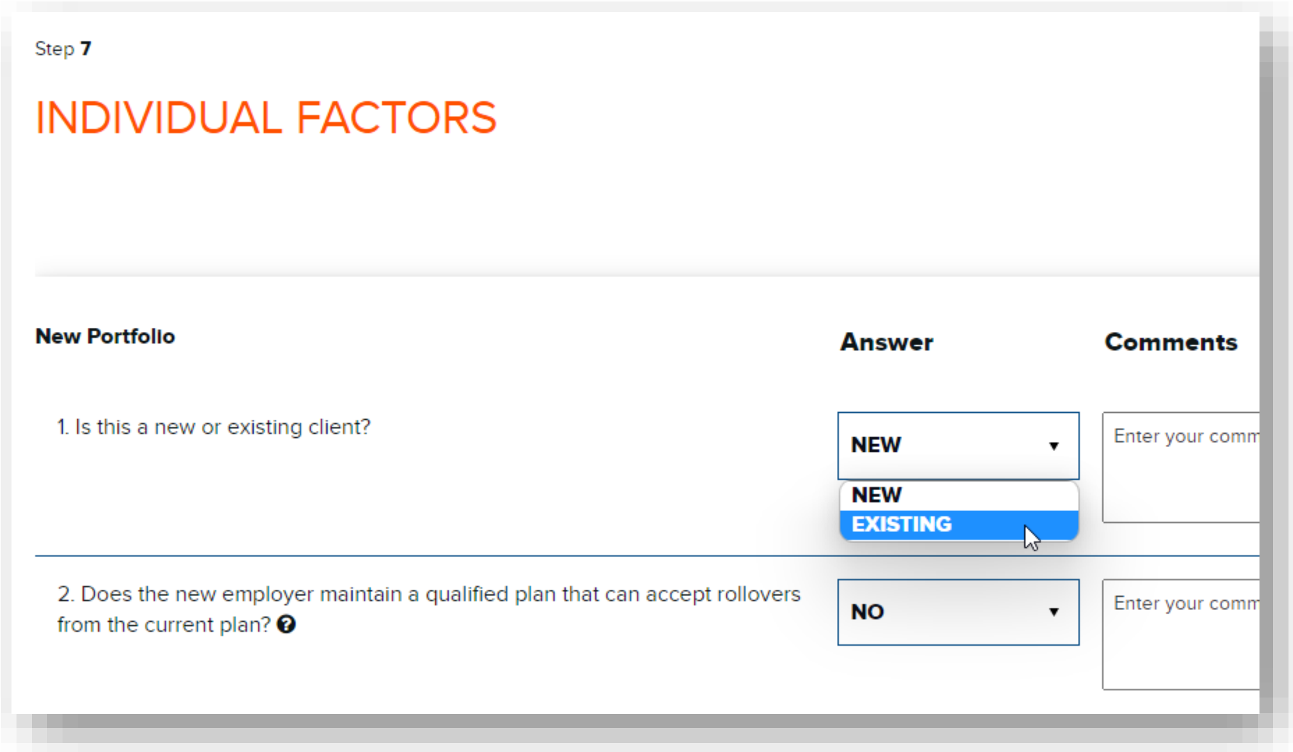
Choose one of the existing portfolio models or create a new one for a roll-over:



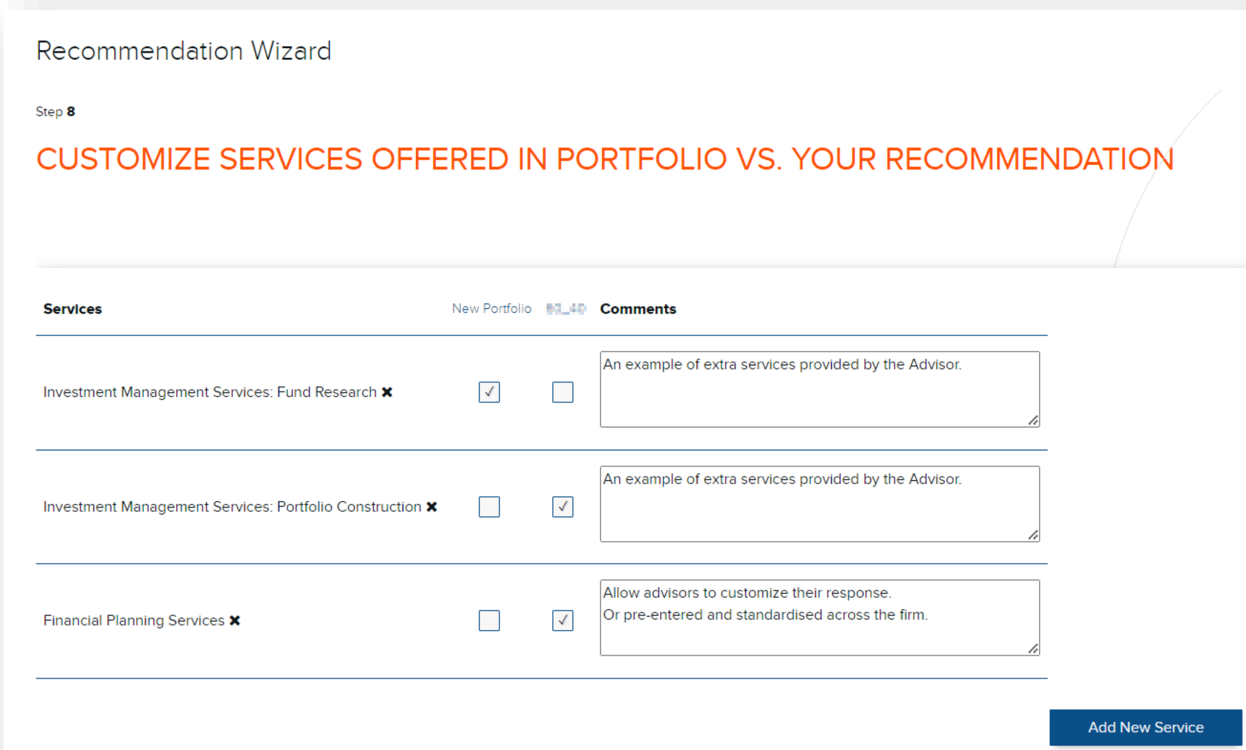
10) Step 6 is a Fees area.
You may need to look up for these fees in 404(a)5 disclosure. RegBI Optimizer will automatically pull in retirement plan data for the plan from which you are rolling over. Our database contains over seven hundred thousand retirement plans already prepopulated. Just type in 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.



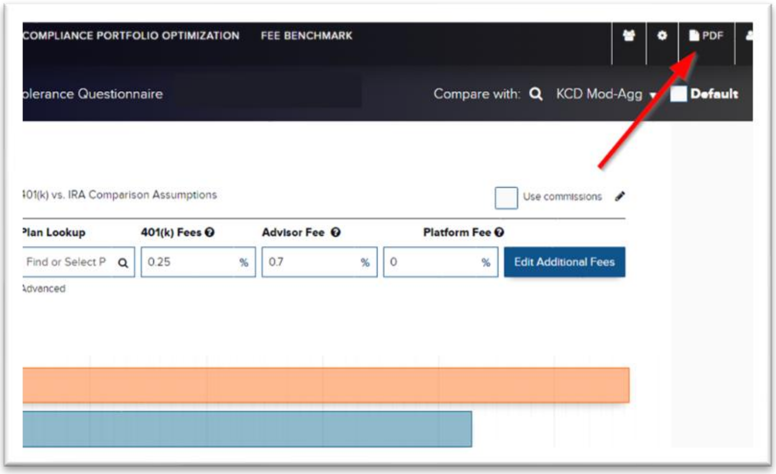
11) Step 7 is Individual factors, which is a questionnaire.
Answer these questions to track if you're acting in someone's best interests. Write anything extra you want to in the Comments sections.



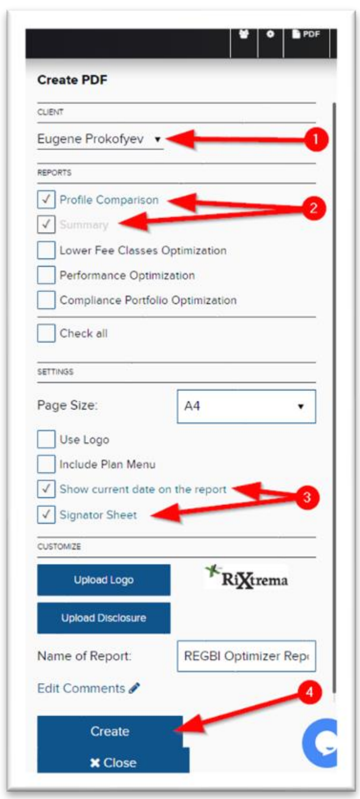
12) Step 8. Customize offered services and compare your recommendation with what they currently have in the portfolio. Check the box if the client gets one. Or add new service by typing it in.
Then hit the summary button in the bottom right corner.



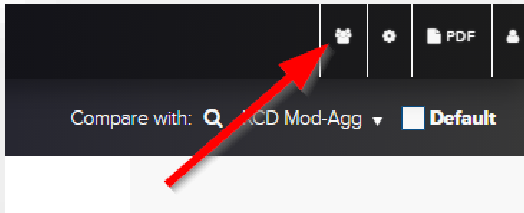
13) The Summary report will pull in all required data for both initial and proposed allocation and will calculate all fees.
Create a PDF report by clicking on the PDF button:



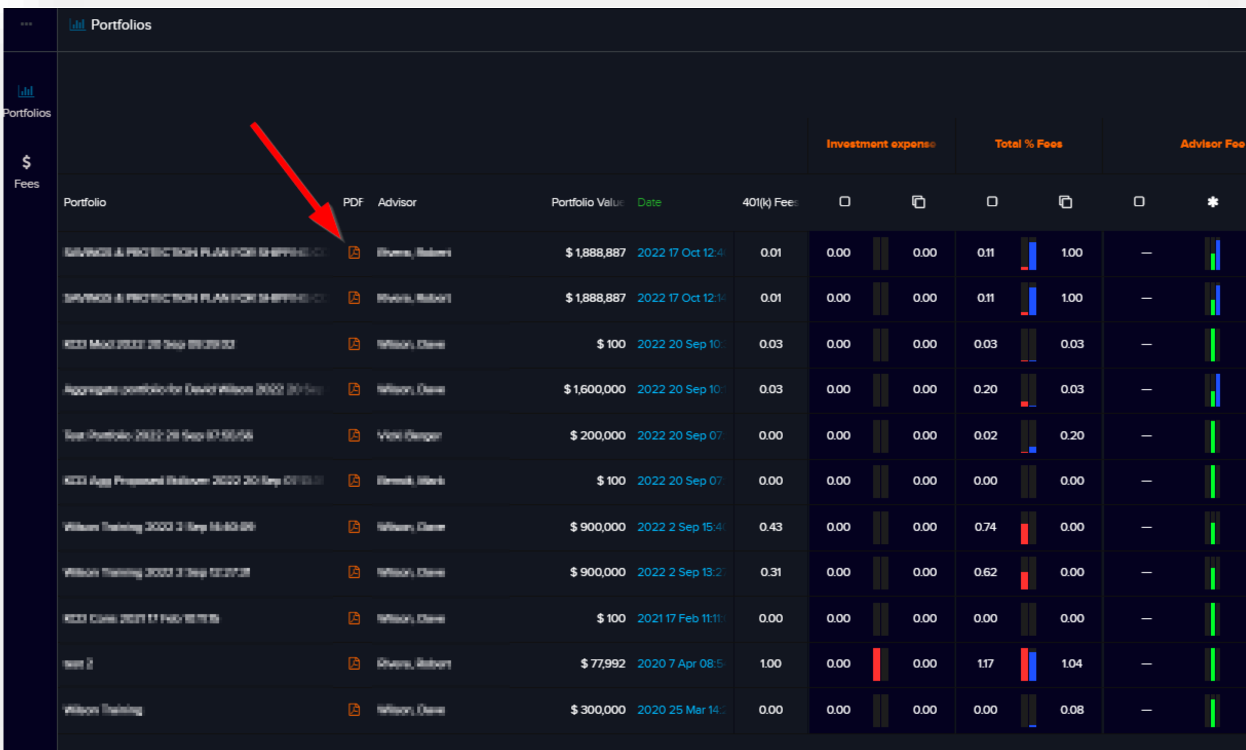
In the pop-up window, make sure that 1) the right client is entered, 2) only Profile Comparison and Summary reports are included, 3) current date is shown and the Signator Sheet is included, and logo is excluded, and then 4) click on the Create button to generate a report:



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:



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 obtaine the client's signature.]

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

______________________	______________________
Client's signature	Date