

Rollover Recommendation Form

This Rollover Recommendation Form is designed to ensure compliance with ERISA Prohibited Transaction Exemption 2020-02. If you are considering whether to recommend a rollover to your client or potential client, you should discuss the factors below with your client and analyze whether the recommendation is in their best interest in light of the facts and circumstances relevant to each recommendation. After analyzing, place a check mark in the right-hand column below to indicate which factors led you to believe that your rollover recommendation was in the best interest of the client. After filling out the top section, you should sign the form. Then provide your client with a copy for their files.

Client Name(s) _____

Best Interest Factors	Factors Indicating That Rollover is in Client's Best Interest (check all that apply)
Client's investment profile;	<input type="checkbox"/>
Levels/types of services and products/investments requested or available under the current and prospective retirement accounts (e.g. ancillary services, account monitoring, etc.);	<input type="checkbox"/>
Client's receipt of retirement account advice from a fiduciary under current and prospective retirement accounts;	<input type="checkbox"/>
Choice of custodian(s) available to client under current and prospective retirement accounts;	<input type="checkbox"/>
Alternatives to rollover (e.g. leaving the money in employer's plan, and selecting different investment options);	<input type="checkbox"/>
Fees/expenses/costs of the current and prospective retirement accounts over time-horizons consistent with client's financial interests/needs (including e.g. whether employer pays for some/all administrative expenses of current account);	<input type="checkbox"/>
Fees/expenses/costs under alternative investments over time-horizons consistent with client's financial interests/needs;	<input type="checkbox"/>
Returns associated with the current and prospective retirement accounts over time-horizons consistent with client's financial interests and needs;	<input type="checkbox"/>
Returns under alternative investments over time-horizons consistent with client's financial interests and needs;	<input type="checkbox"/>
Status of client's retirement plan (e.g. has been or will be terminated, or is held by a former employer);	<input type="checkbox"/>
Ability to take penalty-free withdrawals under current and prospective retirement accounts;	<input type="checkbox"/>
Applicability of required minimum distributions;	<input type="checkbox"/>
Protection from creditors and legal judgments under current and prospective retirement account;	<input type="checkbox"/>
Impact of rollover on client's holdings of employer stock;	<input type="checkbox"/>
Features of the existing and prospective accounts ((e.g. surrender schedules, index annuity cap, participation rates); and/or	<input type="checkbox"/>
Other:	<input type="checkbox"/>

Representative's Attestation and Signature

Representative Name

Representative Signature

Date

Client Acknowledgement

This form is provided to you as acknowledgment that a Capita Representative has provided you with a rollover recommendation based on the information that you have provided to Capita and discussed with a Capita Representative, and that you understand the recommendation, the reasons why the Representative recommended it, and have decided to proceed with the rollover. You also understand that when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. However, the way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. A detailed list of those conflicts is disclosed in our Form ADV and Form CRS, which you have received, read, and understood.



Client Relationship Summary – March 12, 2025

Capita Financial Network, LLC. (“Capita”) is registered with the Securities and Exchange Commission as an investment adviser. Broker dealer and investment advisory services and fees differ, and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail clients. We provide financial planning and investment advisory services. We select risk-based model portfolios managed by a third-party subadvisor, Townsquare Capital, LLC (“Townsquare”) and provide advice on the purchase and sale of various types of investments, such as mutual funds, exchange traded products, equities, alternative investments, options, and fixed income securities. Ongoing monitoring of these investments is included as part of our standard portfolio management services. Financial plans are reviewed at least on an annual basis.

Investment services are provided on a discretionary basis. Discretionary advisory services means that we have the ability to purchase or sell your investments without first obtaining your permission.

For more detailed information about our services, please see our, [Form ADV, Part 2A brochure \(specifically Items 4 and 7\)](#).

Conversation Starters:

- ✓ Given my financial situation, should I choose an investment advisory service? Why or why not?
- ✓ How will you choose investments to recommend to me?
- ✓ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

For investment advisory services, we charge you an advisory fee quarterly in advance. The advisory fee is a percentage of your advisory account value. This means that the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

You will also pay other fees and costs related to our investment advisory services and investments in addition to our advisory fee, that you will pay directly or indirectly. Categories of the most common additional fees and costs you may pay include brokerage and other transaction costs, custodian fees, account maintenance fees, fees related to mutual funds and exchange traded funds, fixed annuities, fee-for-service and other product-level fees.

Certain financial professionals are also licensed insurance agents and receive commission on insurance products they recommend as part of a financial plan. This creates an incentive for us to recommend such products.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs, please see our [Form ADV, Part 2A brochure \(specifically Item 5\)](#) and your investment management agreement.

Conversation Starter:

- ✓ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?



What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We are licensed to sell insurance and our financial professionals are also licensed insurance brokers. We receive commissions on insurance products we recommend as part of a financial plan and therefore have an incentive to recommend such products.
- The fees for models or strategies offered by third-party managers may differ. This creates a conflict of interest because Capita has an incentive to recommend models and strategies with lower fees. Capita has policies and procedures in place to ensure that models and strategies selected for clients are in the best interest of the client, given their investment objectives.

Conversation Starter:

- ✓ How might your conflicts of interest affect me, and how will you address them?

For more detailed information about our services, please see our [Form ADV Part 2A Brochure](#) (specifically Items 12 & 14)

How do your financial professionals make money?

Our financial professionals are compensated through salary and a percentage of the revenue received from advisory fees. Some financial professionals also have an ownership interest in the firm and receive a share of the firms' profits. Financial professionals are therefore incentivized to encourage you to increase the assets in your account. They also receive a percentage of commission on insurance products and are therefore incentivized to recommend such products.

Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our investment advisory services on our website and at <https://adviserinfo.sec.gov/firm/summary/290558>. You can request up-to-date information and request a copy of the relationship summary, call (801) 566- 5058

Conversation Starter:

- ✓ Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?