# ROBS provider comparison checklist

Choosing a rollover for business startups (ROBS) provider involves more than comparing setup fees. Use this checklist during consultations and request written answers so you can review the costs and support before committing.

Provider name _____ Consultation date _____

## Confirm your eligibility

- [ ] Confirm that your retirement account is eligible for a rollover.
- [ ] Ask whether the provider requires a minimum rollover amount.
- [ ] Review the business structure and employment requirements with the provider.

## Understand the full cost

- [ ] Request a written breakdown of the setup fee and recurring administration charges.
- [ ] Ask whether business valuations or other required services cost extra.
- [ ] Compare the fees with the amount of retirement savings you intend to invest.

## Review the setup services

- [ ] Confirm who handles C corporation formation and retirement plan documents.
- [ ] Ask who coordinates the rollover and the plan’s purchase of company stock.
- [ ] Request an estimated funding timeline and identify what you must provide.

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## Clarify ongoing responsibilities

- [ ] Confirm which filings and compliance tasks the provider handles.
- [ ] Identify the records and information you must supply to keep the plan current.
- [ ] Ask how to contact support and whether online account access is included.

## Examine audit assistance

- [ ] Request written details of the provider’s IRS and Department of Labor audit support.
- [ ] Confirm whether assistance includes legal representation or help preparing documentation.
- [ ] Review coverage limits, exclusions, and any additional charges.

## Plan for future changes

- [ ] Ask what happens if you sell or close the business.
- [ ] Confirm the support and fees involved in terminating the plan or changing providers.
- [ ] Review cancellation and refund terms before signing.

## Questions to resolve before signing