

A background image showing a close-up of a financial professional's desk. A person's hands are visible, one pointing at a calculator and the other holding a pen. The desk is covered with various financial documents, including spreadsheets and charts. A computer monitor is partially visible on the left side of the frame.

BROADRIDGE FI360 DECISION OPTIMIZER

Quick Start Guide

October 2026

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Financial Planning and Advisory Services offered through Vicus Capital, Inc., a federally Registered Investment Advisor.

ABOUT DECISION OPTIMIZER

Decision Optimizer provides an interactive interface for advisors and staff to discuss and visually evaluate the merits of a recommendation including rolling over to an IRA, staying within the 401(k) plan, program changes or non-qualified contributions. The analysis results in a client-friendly report that documents this decision and includes a customizable attestation which is required to be signed by both the advisor and client.

GETTING STARTED

1. After launching the Decision Optimizer app, select the "+ New Analysis" button on the right side of your screen.
2. Select the appropriate Decision Framework from the dropdown box. The most common are the IRA to IRA and Plan to IRA Rollover analysis.
3. Enter an internal name for the Analysis, the Client's name and a few more basic details about the client.
4. Lastly, ensure you are asking the client for any documentation they can provide on their existing plan/IRA/account. Use this section to record what the client actually provided.
5. Click "Next" when complete.

Add New Decision Analysis Report

Current Account Balance

Client Age

Is this an existing Client of the Firm?
☒ No ☐ Yes

Is the client currently employed?

If yes, determine if the current employer sponsors a retirement plan that accepts rollover.

If the client has access to a plan that accepts rollovers, prepare a Plan-to-Plan comparison first, then compare the "best" plan to an IRA Rollover.

☒ No ☐ Yes

Is the Client looking for a recommendation to move assets?
☐ No ☒ Yes

Documentation Requested

Before proceeding with the analysis, you should make diligent and prudent efforts to acquire the following applicable items from the client.

Please document the results below.

DOCUMENT	FRAMEWORK	PROVIDED	DID NOT PROVIDE	N/A
Quarterly Statements (Up to 4 most recent)	All	☐	☐	
Annual Participant Fee Disclosure(s)	Plan Only	☐	☐	☐
Summary Plan Description(s)	Plan Only	☐	☐	☐

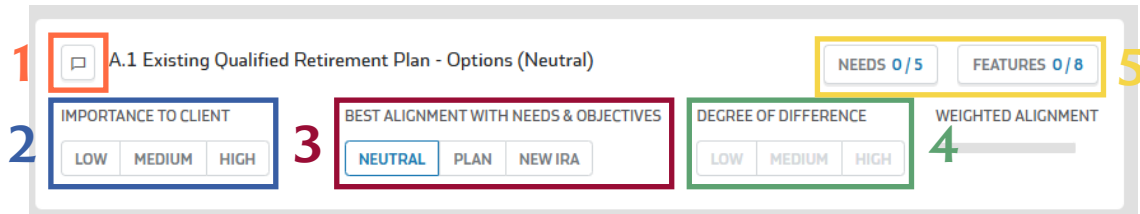
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DECISION CONSIDERATIONS

You will now see all of the Decision Considerations that need to be reviewed with your client to arrive at an Overall Recommendation.



The screenshot shows a user interface for decision considerations. It includes a list of factors on the left, each with a comment box icon. The factors are: 1. A.1 Existing Qualified Retirement Plan - Options (Neutral), 2. IMPORTANCE TO CLIENT, 3. BEST ALIGNMENT WITH NEEDS & OBJECTIVES, 4. DEGREE OF DIFFERENCE, and 5. WEIGHTED ALIGNMENT. The 'NEEDS' and 'FEATURES' counts are 0/5 and 0/8 respectively. The 'DEGREE OF DIFFERENCE' is set to LOW, and the 'WEIGHTED ALIGNMENT' is set to 4.

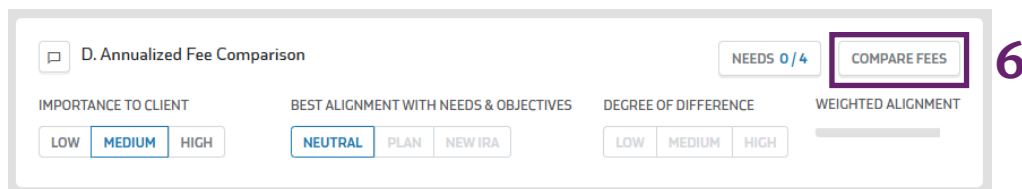
1 To view a brief description of each factor, click on the **Comment Box icon**.

For each factor that is part of the selected framework, you will need to determine:

- 2 **The importance to client:** From the client's perspective, how important is this consideration to them on a scale of Low, Medium or High.
- 3 Which option is **best aligned with the client's preferences**: The advisor should guide and educate the Client through any differences between the two options and how it applies to their situation so that they can determine which is best aligned.
 - If there is no meaningful difference, you can also select a 'neutral' position.
- 4 What is the **degree of difference** between the two options: How much 'better' is the current option or proposed option on a scale of Low, Medium, High.

In addition, you may need to provide:

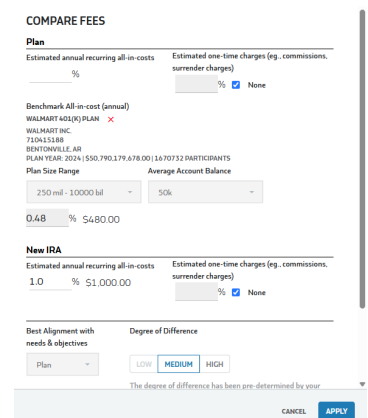
5 The **Needs** and **Features** for each factor



The screenshot shows a modal titled 'D. Annualized Fee Comparison'. It includes a 'COMPARE FEES' button. Below the button are four sections: 'IMPORTANCE TO CLIENT' (LOW, MEDIUM, HIGH), 'BEST ALIGNMENT WITH NEEDS & OBJECTIVES' (NEUTRAL, PLAN, NEW IRA), 'DEGREE OF DIFFERENCE' (LOW, MEDIUM, HIGH), and 'WEIGHTED ALIGNMENT' (a slider).

6 A **Fees Comparison** where fees are considered. When clicked, this will launch a modal to assist in this process. You can enter the estimated annual recurring all-in costs for both options if you have the data. If you don't have the data on a retirement plan, you can use benchmark data in it's place.

- To access the benchmark data, start by finding the plan within the DOL 5500 filings. Once a plan is selected, you will then get a benchmark cost % based on that plan's size and # of participants.



The screenshot shows a 'COMPARE FEES' modal. It includes sections for 'Estimated annual recurring all-in costs', 'Estimated one-time charges (eg, commissions, surrender charges)', 'Benchmark All-in-cost (annual)', 'Plan Size Range', and 'Average Account Balance'. It also includes a 'New IRA' section with similar cost and charge information. At the bottom, there is a 'Best Alignment with needs & objectives' section and a 'Degree of Difference' section. The modal includes 'CANCEL' and 'APPLY' buttons.

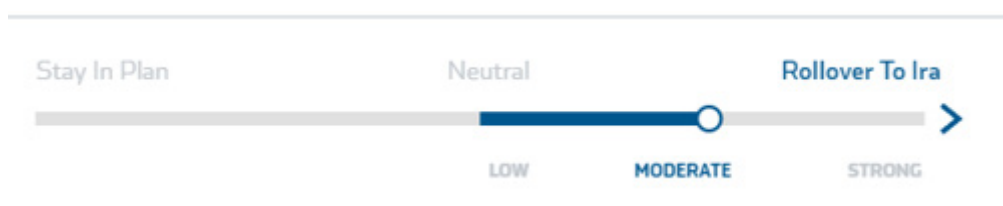
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OVERALL ALIGNMENT WITH NEEDS AND OBJECTIVES

For each consideration, the combination of the above choices will result in it's weighted alignment to the overall recommendation. That is simply the **importance** multiplied by the **degree of difference**. The line chart at the bottom of the page will adjust in real-time as you change any of the selections. The recommendation is calculated by comparing the sum of the weighted alignment for each option. This difference will be shown on the line chart and will be colored by the option with the highest alignment to the client's needs and objectives. So, as a given option looks more and more aligned with the client's needs and objectives, you will see the bar being colored more and more completely to that side.



GENERATING THE CLIENT REPORT

Once you've finished with the considerations, you can save and lock the analysis which makes this analysis read-only for historical data integrity. You can download the analysis as a PDF to provide to your client for signature and ultimately save in your files.

If you should have any questions about Broadridge Decision Optimizer, please reach out to your Compliance Team at (855) 558-4287 or compliance@vicuscapital.com.