

# Armada Funds' Direct Rollover IRA

## MAKING THE ARMADA FUNDS DIRECT ROLLOVER IRA YOUR CHOICE

When you choose the Armada Funds Direct Rollover IRA, you enjoy the classic advantages of mutual funds:

- A diversified portfolio
- Professional management
- Automatic reinvestment of dividends and capital gains
- Exchanges with other funds in the Armada family

In addition, you have the benefit of these Armada advantages:

### A high caliber of investment management

Armada Funds are managed by National City Investment Management Company (IMC). As the manager of more than \$27 billion in assets, IMC gives Armada investors access to vast financial and technological resources, and to a level of money management expertise normally reserved for large institutional investors.

### Specialized, results-driven fund management teams

Armada Funds' portfolio managers are organized into specialized teams according to investment style. This structure reinforces a clear management focus and helps to ensure that Armada Funds hold precisely to their investment objectives.

### A dedication to long-term performance

Each Armada Fund is managed with the goal of outperforming its benchmark index without taking on undue risk for the shareholders. Several Armada Funds have received national recognition over the years from such rating agencies as Morningstar, Lipper and Standard & Poor's®, and in publications such as *The Wall Street Journal* and *Investor's Business Daily*.

### A broad selection of funds for your life's plan

With Armada Funds, you can choose from more than 20 funds – equity, fixed income, asset allocation – to suit exactly where you are on the road to retirement.

When you've chosen to give your retirement-plan distribution the benefits of a rollover IRA, why not take your decision one step beyond ... to the kind of benefits that come with an Armada Direct Rollover IRA.

## Traditional or Roth IRA?

Would you prefer to use a Roth IRA for your distribution? You can, but not directly.

Before you can put your retirement-plan distribution in a Roth IRA, it must first be put into a Traditional IRA. Once you've done that, you may convert the assets to a Roth IRA:

1. As long as your Adjusted Gross Income (AGI) meets the eligibility requirements, and
2. You pay the current taxes due on the amount you convert.

Talk to your tax adviser to calculate the taxes and evaluate the benefit of making such a move.

