

Beneficiary IRA Designation or Change of Successor Beneficiary Form

for Traditional, Roth and SIMPLE IRAs

1 BENEFICIARY IRA ACCOUNTHOLDER INFORMATION

NAME, ADDRESS, CITY, STATE, AND ZIP			
IRA ACCOUNT (PLAN) NUMBER	SOCIAL SECURITY NUMBER (SSN)	DATE OF BIRTH	DAYTIME PHONE NUMBER
TYPE OF BENEFICIARY IRA (check one): <input type="checkbox"/> TRADITIONAL IRA <input type="checkbox"/> ROTH IRA <input type="checkbox"/> SIMPLE IRA			

2 DESIGNATION OF SUCCESSOR BENEFICIARY (See Additional Information included with this form.)

(To be completed by financial organization. If prohibited by state law, check the "do not" option.)

We do do not allow designation of successor beneficiaries. If no box is checked, we will allow designation of successor beneficiaries.

At the time of my death, the primary successor beneficiaries named below will receive my Beneficiary IRA assets. If all of my primary successor beneficiaries die before me, the contingent successor beneficiaries named below will receive my Beneficiary IRA assets. In the event a successor beneficiary dies before me, such beneficiary's share will be reallocated on a pro-rata basis to the other successor beneficiaries that share the deceased beneficiary's classification as a primary or contingent successor beneficiary. A designation of a beneficiary's primary or contingent classification is generally made by entering a percentage in one of the two columns to the left of the name. In the event a successor beneficiary is named as both a primary and contingent successor beneficiary, or if a successor beneficiary is not assigned to a beneficiary classification, such successor beneficiary shall be a primary successor beneficiary. If no percentages are assigned to beneficiaries, or if the percentage total for any beneficiary classification exceeds 100 percent, the beneficiaries in that beneficiary classification will share equally. If the percentage total for each beneficiary classification is less than 100 percent, any remaining percentage will be divided equally among the beneficiaries within such class. If all of the successor beneficiaries die before me, or if none are designated, my Beneficiary IRA assets will be paid to my estate. This designation revokes and supercedes all earlier successor beneficiary designations which may apply to this Beneficiary IRA.

PRIMARY SHARE	CONTINGENT SHARE	NAME OF SUCCESSOR BENEFICIARY	SSN	RELATIONSHIP TO BENE IRA ACCOUNTHOLDER	DATE OF BIRTH	ADDRESS, CITY, STATE, AND ZIP
%	%					
%	%					
%	%					
%	%					
%	%					
%	%					
%	%					
%	%					
Total 100%	Total 100%					

3 SPOUSAL CONSENT

Community or marital property state laws may require spousal consent for a nonspouse successor beneficiary designation. The laws of the state in which the financial organization is domiciled, the Beneficiary IRA accountholder owner resides, the trust is located, the spouse resides, or this transaction is consummated should be reviewed to determine if such a requirement exists. Spousal consent for the successor beneficiary designation may also be required by financial organization policy.

(Beneficiary IRA Accountholder Initials) **I Am Married.** I understand that if I designate a primary successor beneficiary other than my spouse, my spouse must consent by signing below.

(Beneficiary IRA Accountholder Initials) **I Am Not Married.** I understand that if I marry in the future, I must complete a new Designation of Beneficiary form, which includes the spousal consent documentation.

I am the spouse of the Beneficiary IRA accountholder. Because of the significant consequences associated with giving up my interest in the Beneficiary IRA, the custodian/trustee has not provided me with legal or tax advice, but has advised me to seek tax or legal advice. I acknowledge that I have received a fair and reasonable disclosure of the Beneficiary IRA accountholder's assets or property, including any financial obligations for a community property state. In the event I have a legal interest in the Beneficiary IRA assets, I hereby give to the Beneficiary IRA accountholder such interest in the assets held in this Beneficiary IRA and consent to the successor beneficiary designation set forth in this form.

Signature of Spouse Date _____
Signature of Witness (if required) Date _____
(Witness cannot be a successor beneficiary of this Beneficiary IRA)

4 SIGNATURES

I am the beneficiary IRA accountholder or individual legally authorized to complete this form. I certify the accuracy of the information set forth in this form, and I authorize this designation. I understand that the beneficiary IRA agreement, disclosure statement, and amendments thereto may provide me with additional guidance. I assume full responsibility for any consequences associated with my naming of successor beneficiaries. I acknowledge that the custodian/trustee cannot provide, and has not provided, me with tax or legal advice. I have been advised to seek the guidance of a tax or legal professional.

Signature of Beneficiary IRA Accountholder Date _____
Signature of Custodian/Trustee Date _____

ADDITIONAL INFORMATION

Purpose. The Beneficiary IRA Designation or Change of Successor Beneficiary Form for Traditional, Roth, and SIMPLE IRAs is designed to assist you in selecting or changing the current successor beneficiary designation for the individual retirement account (IRA) for which you are the current beneficiary accountholder. This form is designed for use after an account owner's death.

Additional Documents. Applicable law or the policies of the beneficiary IRA custodian/trustee may require additional documentation. In the event you want to name additional primary successor or contingent successor beneficiaries, your custodian/trustee may allow you to attach additional successor beneficiary designations in a format acceptable to the custodian/trustee.

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing this document because of the potentially significant financial and estate planning consequences. You should also reference the beneficiary IRA agreement and disclosure statement and/or amendments provided by the custodian/trustee. For additional information, refer to Internal Revenue Service (IRS) Publication 590, *Individual Retirement Arrangements (IRAs)*, your local IRS office, or the IRS's web site at www.irs.gov.

Terms. A general understanding of the following terms may be helpful in completing your transactions.

Primary Successor Beneficiary. A primary successor beneficiary is the recipient of IRA assets upon the death of a beneficiary IRA accountholder.

Contingent Successor Beneficiary. A contingent successor beneficiary is a secondary beneficiary who is the recipient of IRA assets if all primary successor beneficiaries predecease the beneficiary IRA accountholder.