

**Instructions:** Use this form to change the beneficiary designation on an existing IRA. Mail or fax the completed form to Retirement Accounts, P.O. Box 509045, San Diego, CA 92150-9045, fax (858) 550-8071.

<b>1.</b>	<b>Account Owner Information</b>		
<b>Account Number</b>	<b>Social Security Number</b>	<b>Rep ID</b>	
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
<b>Name</b>	<b>Date of Birth</b>		
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>		

<b>2.</b>	<p><b>Beneficiary Designation</b></p> <p>If you are married and live in a community property or marital property state, refer to the Spousal Consent section.</p> <p>The following individual(s) or entity shall be my primary and/or contingent beneficiary(ies). If more than one primary beneficiary is designated and no distribution percentages are indicated, or the percentages do not total 100%, the beneficiaries will be deemed to own equal share of the unspecified percentages in the IRA. If more than one contingent beneficiary is designated and no distribution percentages are indicated, or the percentages do not total 100%, the beneficiaries will be deemed to own equal share of the unspecified percentages in the IRA.</p> <p>Unless Per Stirpes is indicated below, the following Pro Rata rule will be in place at my death. If any primary beneficiary dies before me, his or her interest shall terminate completely, and the percentage share of any remaining primary beneficiary(ies) shall be increased equally. If no primary beneficiary(ies) survives me, the contingent beneficiary(ies) shall acquire the designated share of my IRA. If no primary or contingent beneficiaries survive me, my spouse will be deemed my beneficiary. If there is no surviving spouse at the time of my death, my estate will be deemed my beneficiary.</p> <ul style="list-style-type: none"> <li>Per Stirpes—I understand that if any of my beneficiaries dies before me, my estate will need to identify the heirs who are to receive my IRA assets. If any primary beneficiary does not survive me, but leaves descendants surviving me, then any share otherwise payable to such beneficiary shall instead be paid to such beneficiary’s descendants surviving me. The percentage share of the remaining beneficiaries will remain the same.</li> </ul> <p><b>Primary Beneficiary(ies)</b></p> <p>My Primary Beneficiary Designation(s) are made using:</p> <p><input type="radio"/> Pro Rata</p> <p><input type="radio"/> Per Stirpes</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Name</th> <th style="width: 15%;">Relationship</th> <th style="width: 20%;">Social Security Number</th> <th style="width: 15%;">Date of Birth</th> <th style="width: 15%;">%</th> </tr> </thead> <tbody> <tr><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td></tr> <tr><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td></tr> <tr><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td></tr> <tr><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td></tr> <tr><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td></tr> <tr><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td><td><input style="width: 95%;" type="text"/></td></tr> </tbody> </table> <p><b>Contingent Beneficiary(ies)</b></p> <p>My Contingent Beneficiary Designation(s) are made using:</p> <p><input type="radio"/> Pro Rata</p> <p><input type="radio"/> Per Stirpes</p> <table style="width: 100%; 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**3. Spousal Consent**

You should review this section if you live in a community property or marital property state, are married and designate a primary beneficiary other than your spouse. It is your responsibility to determine if this section applies. You may need to consult with legal counsel. If this section applies, have your spouse sign as indicated.

I am the spouse of the above-named IRA owner. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the important consequences of giving up my interest in this IRA, I have been advised to see a tax professional. I hereby give the IRA owner any interest I have in the funds or property deposited in this IRA and consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequences that may result. The Custodian gave no tax or legal advice to me.

\_\_\_\_\_  
Signature of Spouse

\_\_\_\_\_  
Date

**4. Client Signature and Certification**

I hereby revoke all former beneficiary designations and hereby designate the beneficiary(ies) listed above. I hereby certify that I understand the effect of these designations, and have consulted with a qualified tax adviser or estate-planning attorney with any questions I may have.

\_\_\_\_\_  
Signature of Account Owner

\_\_\_\_\_  
Date