



Premiere Select®

# IRA Beneficiary and Successor Beneficiary Designation for Managed Accounts

Use this form to add or change a beneficiary or successor beneficiary for your Premiere Select Traditional, Roth, Rollover, SEP or SIMPLE IRA, IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account for Managed Accounts, each of which is hereinafter referred to as "Premiere Select IRA" or "IRA."

This form is not applicable to IRAs for minors or IRA and Roth IRA Beneficiary Distribution Accounts for trusts, estates or minors. In accordance with the Premiere Select IRA and Roth IRA Custodial Agreements and Disclosure Statements, if the IRA owner is a minor, the beneficiary will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act.

**Do NOT use for Premiere Select Retirement Plan (Profit Sharing/Money Purchase Pension/Individual 401(k) Plan) accounts and nonretirement accounts.**

**For information regarding complex/customized beneficiary designations, refer to page 3 of this form.**

Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page and ensure that your account number, signature and date are included.

## Helpful to Know

- Be sure this form includes ALL beneficiaries you want on the IRA. Leaving a section blank will result in the removal of any previously identified beneficiary(ies) from this IRA.
- This form allows you to designate the same beneficiaries to all the IRAs established with the Premiere Select IRA Addendum for Managed Accounts.
- If you are participating in the Separately Managed Account program, the beneficiary information you provide must be identical to the beneficiary information established on your Primary IRA account.
- You may want to review this document with a tax, financial or legal advisor.

## 1. IRA Owner

Full Legal Name *First, M.I., Last*

Account Number

Account Number

Account Number

Account Number

Account Number

Account Number

Account Number

Account Number

Account Number

*Provide IRA account number for each account participating in the Separately Managed Account program for which this beneficiary designation applies.*



## 2. Beneficiary Designation *You may want to consult a tax or legal professional.*

Use Complex/Customized Beneficiary Designation Instructions provided. *To be used in lieu of completing the Primary and Contingent Beneficiary sections. See important information on page 3.*

**Primary Beneficiaries** *The primary beneficiaries will receive payment of any assets that are in this IRA upon your death.*

For each beneficiary listing, check one and provide all required information.

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		.         %
<input type="checkbox"/> Other Entity				

Electing "per stirpes" indicates that if the specified beneficiary(ies) predeceases you, his or her share of the IRA will pass through to his or her descendants.

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		.         %
<input type="checkbox"/> Other Entity				

**Share percentage total must equal 100%. Must be in percentages; do not use dollar amounts.**

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		.         %
<input type="checkbox"/> Other Entity				

*Total Share Percentage from this sheet plus any additional sheets must total 100% in the Grand Total field.*

Total Share Percentage this sheet	GRAND TOTAL
.         %	.         %

**Contingent Beneficiaries** *Contingent beneficiaries will receive payment of any assets that are in this IRA upon your death if no primary beneficiaries survive you.*

The contingent beneficiaries listed here cannot be the same as those listed above in the primary beneficiary section.

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		.         %
<input type="checkbox"/> Other Entity				

Any attachments for additional beneficiaries must include your account number, your signature, and must be dated.

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		.         %
<input type="checkbox"/> Other Entity				

**Share percentage total must equal 100%. Must be in percentages; do not use dollar amounts.**

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		.         %
<input type="checkbox"/> Other Entity				

*Total Share Percentage from this sheet plus any additional sheets must total 100% in the Grand Total field.*

Total Share Percentage this sheet	GRAND TOTAL
.         %	.         %

### 3. Signature and Date *Form cannot be processed without signature and date.*

By signing this form, you:

- Affirm that the beneficiary information provided on this form replaces any prior beneficiary information that may be on record for the indicated account(s).
- Understand that if your IRA contains community property and you do not designate your spouse as your primary beneficiary for at least 50% of the value of your IRA, you may want to consult with your attorney or tax advisor to determine the impact of community property laws on your beneficiary designation.
- Acknowledge that if more than one party is named and no share percentages are indicated, payment shall be made to your primary beneficiary(ies) who survives you, in equal shares. If a percentage is indicated and a primary beneficiary(ies) does not survive you, unless you have checked the per stirpes box above, the percentage of that beneficiary's(ies) designated shares shall be divided equally among the surviving primary beneficiary(ies). Any fractional shares will be systematically allocated to the beneficiary receiving the largest share proportion of the IRA assets, or if receiving equal percentages, to the first beneficiary listed. Any residual income will be systematically allocated to the last beneficiary paid.
- Acknowledge and agree that the beneficiary rules of succession and related terms in the applicable Custodial Agreement will apply to any transfers or distributions from the indicated IRA following your death.
- Acknowledge that, by electing "per stirpes," and that beneficiary does not survive the IRA owner, but leaves surviving descendants, any share otherwise payable to that beneficiary shall instead be paid to that beneficiary's surviving descendants by right of representation.
- Acknowledge that, by electing "per stirpes," if you do not provide a contact/executor name for "per stirpes" issues above, or if the contact name is unavailable or unable to act, the contact will default to your executor. If you need to update the contact name in the future, you can do so by submitting either a Letter of Instruction or another Premiere Select IRA Beneficiary and Successor Beneficiary Designation form completed in its entirety.
- Acknowledge that "per stirpes" creates a category of beneficiaries (for example, the children of a beneficiary), and therefore may end up including individuals not yet born or adopted.
- Acknowledge that National Financial Services LLC (NFS), agent for Fidelity Management Trust Company (FMTC), custodian, and their affiliates, successors and employees, have no obligation to locate or notify any beneficiary or to independently verify any information submitted by any person claiming an interest in your IRA.
- Acknowledge that if you do not properly name a beneficiary, or no beneficiary survives you, the IRA will be distributed or transferred, in accordance with the rules of succession in the applicable IRA Custodial Agreement.
- Understand if you change your beneficiary designation at any time during the year, it is your responsibility to instruct NFS, in a letter of instruction, of the impact of any such changes to any previously requested required minimum distribution ("RMD") calculations and that your RMD amount may increase or decrease. If you fail to do so, subsequent distributions in your payout plan may not satisfy your RMD requirements. (Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.)
- Agree that this designation becomes effective when received and accepted by NFS, agent for FMTC, custodian, and will remain in effect until NFS receives and accepts another designation with a later date.
- Indemnify and hold harmless your Broker/Dealer, NFS, FMTC, their officers, directors, employees, agents, affiliates, shareholders, successors, assigns and representatives, from any liability in connection with following the instructions on this form.

**Either the IRA Owner or an authorized person must print name, sign, and date.**

Print IRA Owner Name <i>First, M.I., Last</i>	
IRA Owner Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

#### Important Information Regarding Complex/Customized Beneficiary Designations

Subject to the requirements outlined below, if you wish to make a beneficiary designation for your Premiere Select IRA that is more complex than what can be provided on this form, you may attach a customized beneficiary designation to this form. Consult with your attorney and/or tax advisor for assistance in determining a customized beneficiary designation that is appropriate for you.

- The beneficiary designation must include: (1) your name, (2) your account number, and (3) your dated signature.
- The beneficiary designation must include each beneficiary's: (1) name, (2) date of birth/trust OR Social Security/Tax Identification Number, (3) relationship (spouse, non-spouse individual, trust, or other entity), and (4) percentage of the assets to receive upon your death.
- The beneficiary designation must clearly state who/what entity will provide NFS with clarifying directions if questions arise regarding the identity of and/or the percentage (or amounts) of assets each beneficiary is entitled to upon your death.
- The beneficiary designation must contain the following language indemnifying and holding harmless FMTC and NFS: Indemnify and hold harmless your Broker/Dealer, NFS, FMTC, their officers, directors, employees, agents, affiliates, shareholders, successors, assigns, and representatives from any liability in connection with following the instructions on this form.
- If you request and receive approval for a customized beneficiary designation, you are responsible for calculating your RMD each year if the RMD calculation is based on joint life expectancy.