

**TRANSFER ON DEATH (TOD) APPLICATION AND AGREEMENT
REFERENCE GUIDE**

Included with this guide is a Transfer on Death (TOD) application. Please be advised that there are key sections that must be filled out completely in order to process the application. Below is some helpful information to reference when completing the application.

General Information:

- Name, physical address, date of birth, and taxpayer identification number is REQUIRED for all beneficiaries.
- If you designate a trust as a beneficiary, indicate the date in which the trust was established. Be sure to name all trustees, co-trustees and/or successor trustees.
- If a beneficiary is a minor, you must designate a custodian under the Uniform Transfers to Minors Act (UTMA).
- TOD registration is not available for Louisiana or non-United States residents.
- Correction fluid (White-Out) or any alterations to the document will VOID the document.
- POAs are not permitted to establish a TOD or change any beneficiary information.

Primary Beneficiary Designation (Page 5):

- A selection must be checked (only one).
- To the remaining primary beneficiary(ies)- does not apply when there is only one primary beneficiary designated.
- To the last surviving **account owner's** estate- not the beneficiary's estate. Contingent beneficiaries cannot be named.
- Per Stirpes Designation- If you check this box, you must also complete the Per Stirpes Designation section on page.6.
- Designated Percentage(s)- must equal 100%.

Contingent Beneficiary Designation (Page 6, OPTIONAL):

- Contingent to Primary Beneficiary Number- must be indicated. Contingent beneficiary will receive a portion of the account assets of a designated primary beneficiary (primary #1, #2, #3, etc.) who dies before the last surviving account owner.
- Percentage of Primary Beneficiary Share- must equal 100% for each Primary Beneficiary Number indicated in this section.
- Optional Per Stirpes Designation- If you checked this box on Page 5, you must complete the Per Stirpes Designation at the bottom of this page.
- Per Stirpes is a method of distributing assets should a beneficiary predecease the account holder, therefore a beneficiary who has been named on this form cannot also be named as your personal representative.

Account Information (Page 7):

- ALL account owners must sign and date.

Spousal Consent (Page 7):

- If account owner is married and lives in a community property jurisdiction (see p.4 of the application) and spouse is not 100% primary beneficiary or is not a joint tenant on the account, the spouse must sign and notarize.

Because of the complex legal and tax ramifications involved, we cannot advise whether a TOD registration is or is not an appropriate component of an individual client's tax and estate planning. The ability to register securities accounts in TOD form is created by state law and not all states have enacted or recognize such laws. **CLIENTS SHOULD ALWAYS CONSULT WITH THEIR OWN LEGAL AND TAX ADVISORS BEFORE ELECTING OR REVOKING A TOD ACCOUNT REGISTRATION.** Please do not hesitate to call your financial advisor with any questions.