

IRA Change of Beneficiary Form



Return Options:

Electronically via Message Center:

Log in and go to Client Services > Message Center to attach the file

Regular Mail:

PO Box 2760, Omaha, NE 68103-2760

Overnight Mail:

200 South 108th Avenue
Omaha, NE 68154-2631

Fax: 866-468-6268

If wanting to designate beneficiaries for a non-IRA account, please submit a Transfer on Death (TOD) Beneficiary Agreement TDA 097 located within the forms library:

<https://www.tdameritrade.com/form-library>

Log in and add/update beneficiaries online:

Client Services>My Profile>Personal Information>Manage Beneficiaries

Please complete all sections.

1

Account Information

Account Number:

Account Owner:

Date of Birth:

U.S. Social Security Number:

Marital Status:

Single Married Divorced Widow

2

Designation of Beneficiary

You must designate at least one primary beneficiary. If you select co-primary beneficiaries, indicate the percentage of your account you are designating to each. If a primary beneficiary dies prior to the Account Owner, the remaining portion shall be payable proportionately to any surviving primary beneficiaries. You may also designate contingent beneficiaries in the event that your primary beneficiaries do not outlive you. In the event that TD Ameritrade Clearing, Inc. is unable to identify the beneficiaries from the documents provided, the Custodial Agreement will control.

State IRA and trust laws may vary as to the legality of IRA beneficiaries naming beneficiaries to their inherited account. Please consult a qualified tax advisor or attorney regarding the applicable IRA and trust laws for your state of residence. TD Ameritrade Clearing, Inc. is not liable for any tax or legal consequences as a result of designating a beneficiary on an inherited IRA. If you name a trust, entity or estate as your beneficiary, additional documentation and certifications will be required to request distribution beyond the named trust, entity, or estate.

If you are married and live in a state with community property statutes and do not designate your spouse as the sole beneficiary, you represent and warrant that your spouse has consented to such designation.

Account Owner agrees that TD Ameritrade will not assume responsibility for determining whether the Account is subject to community property laws, and TD Ameritrade will not be liable to Account Owner's surviving spouse or any other person for acting in accordance with the beneficiary designations on file. Percentages must total 100% for all primary beneficiaries and 100% for all contingent beneficiaries. If percentages are not indicated, they will be deemed equal shares. If percentages indicate an attempt to distribute as equal shares, but do not add up to 100%, the first named beneficiary will receive a slightly higher percentage (for instance, if you indicate 33%, 33.3% or 33.33% for all three beneficiaries, TD Ameritrade will round the first beneficiary's percentage up to 33.34% and the other two beneficiaries will each receive 33.33%). Further, when securities cannot be evenly distributed, or there are unclaimed securities, the Account Owner requests that such securities be liquidated and any proceeds from the liquidation be distributed in the percentages requested to the named Beneficiaries.

Subject to the condition(s) set forth in this section, I designate the following as the beneficiary(ies) of my IRA:



Designate your Contingent Beneficiary(ies)

Contingent Share %:	Beneficiary is: <input type="radio"/> An individual <input type="radio"/> A trust <input type="radio"/> Other (<i>custodianship, charity, corporation, etc.</i>) <input type="radio"/> Per Stirpes		
	Beneficiary's Name:	SSN/TIN: _ _ - _ - _ _ _ OR _ - _ _ _ _ _ _ _ _	
	Relationship:	Date of Birth/UA Date/Date of Formation: _ - _ - _ _ _ _ _	

Contingent Share %:	Beneficiary is: <input type="radio"/> An individual <input type="radio"/> A trust <input type="radio"/> Other (<i>custodianship, charity, corporation, etc.</i>) <input type="radio"/> Per Stirpes		
	Beneficiary's Name:	SSN/TIN: _ _ - _ - _ _ _ OR _ - _ _ _ _ _ _ _ _	
	Relationship:	Date of Birth/UA Date/Date of Formation: _ - _ - _ _ _ _ _	

Contingent Share %:	Beneficiary is: <input type="radio"/> An individual <input type="radio"/> A trust <input type="radio"/> Other (<i>custodianship, charity, corporation, etc.</i>) <input type="radio"/> Per Stirpes		
	Beneficiary's Name:	SSN/TIN: _ _ - _ - _ _ _ OR _ - _ _ _ _ _ _ _ _	
	Relationship:	Date of Birth/UA Date/Date of Formation: _ - _ - _ _ _ _ _	

Contingent Share %:	Beneficiary is: <input type="radio"/> An individual <input type="radio"/> A trust <input type="radio"/> Other (<i>custodianship, charity, corporation, etc.</i>) <input type="radio"/> Per Stirpes		
	Beneficiary's Name:	SSN/TIN: _ _ - _ - _ _ _ OR _ - _ _ _ _ _ _ _ _	
	Relationship:	Date of Birth/UA Date/Date of Formation: _ - _ - _ _ _ _ _	

Contingent Share %:	Beneficiary is: <input type="radio"/> An individual <input type="radio"/> A trust <input type="radio"/> Other (<i>custodianship, charity, corporation, etc.</i>) <input type="radio"/> Per Stirpes		
	Beneficiary's Name:	SSN/TIN: _ _ - _ - _ _ _ OR _ - _ _ _ _ _ _ _ _	
	Relationship:	Date of Birth/UA Date/Date of Formation: _ - _ - _ _ _ _ _	

Total: _____ % Total must add up to 100%

3

Directions for Distribution of Assets to Minor Beneficiaries

Please transfer any minor’s assets to a Custodial account at TD Ameritrade, managed by the custodian(s) designated below. In each instance that the assets pass to the designated custodian as the custodian for the designated minor, the assets shall be transferred under the Uniform Transfer to Minors Act (UTMA), or the Uniform Gifts to Minors Act (UGMA) or any other similar statute in effect as specified below.

I understand and accept that a court-appointed guardian may have to be appointed to manage the minor’s assets under ongoing court supervision if I do not designate a custodian below.

Note: Only one custodian can be named per minor beneficiary. If multiple custodians are listed for the same beneficiary, the first named custodian will be added.

***Minors must be designated in either the primary or the contingent beneficiary section to be added to the account.**

Custodian's First Name:	Middle Name:	Last Name:	As custodian for <i>(name of minor beneficiary)</i> :
Custodian's First Name:	Middle Name:	Last Name:	As custodian for <i>(name of minor beneficiary)</i> :
Custodian's First Name:	Middle Name:	Last Name:	As custodian for <i>(name of minor beneficiary)</i> :
Custodian's First Name:	Middle Name:	Last Name:	As custodian for <i>(name of minor beneficiary)</i> :

4

Spousal Consent for Qualified Retirement Plans (401k, PSP, MPPP, 403b plans that use TD Ameritrade's adoption agreement)

(Only required if spouse is not named 100% primary beneficiary in Section 2.)

I, the undersigned spouse of the Participant, hereby certify that I have read this IRA Change of Beneficiary Form and fully understand that the property subject to the designation is my spouse's accrued benefit under the Plan, in which I possess a beneficial interest, provided I survive my spouse. Being fully satisfied with the provisions of the designation, I hereby consent to and accept the above beneficiary designation, without regard to whether I survive or predecease my spouse. This consent is irrevocable unless my spouse changes the beneficiary designation or designates me to receive 100% of the accrued benefit.

STOP HERE, PLEASE! This document must be signed in the presence of a Notary Public ONLY if your spouse is not named 100% beneficiary in Section 2.

Spouse's Printed Name: _____

Sign Here

Spouse's Signature: _____

X

Date: _____

_____|_____|_____|_____|_____|_____|_____|_____|

<p>(Notary Public use only)</p> <p>County of: _____)</p> <p>_____) ss</p> <p>State of: _____)</p> <p>Subscribed to and sworn to before me this _____ day of _____.</p> <p>Notary Public: _____</p>	<p>[SEAL]</p>
--	---------------

5

Signature

The undersigned Account Owner hereby states that all previous designation(s) of beneficiary(ies), with respect to the above-designated IRA, are hereby revoked. Account Owner understands that this Change of Beneficiary will be effective on the date of receipt by TD Ameritrade Clearing, Inc., and that, upon any change of beneficiary, the right of all previously designated beneficiaries to receive benefit under the account shall cease. Account Owner retains the right to revoke this designation of beneficiary and to designate a new beneficiary at any time by written communication to: TD Ameritrade, Inc., 200 S 108th Ave, Omaha, NE 68154.

Sign Here

Account Owner's Signature: _____

X

Date: _____

_____|_____|_____|_____|_____|_____|_____|_____|

Original signatures are required; electronic signatures and/or signature fonts are not authorized

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value