

Roth IRA Designation or Change of Beneficiary Form

1 ROTH IRA OWNER INFORMATION

NAME, ADDRESS, CITY, STATE AND ZIP			
ROTH IRA ACCOUNT (PLAN) NUMBER	SOCIAL SECURITY NUMBER	DATE OF BIRTH	DAYTIME PHONE NUMBER

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

At the time of my death, the primary beneficiaries named below will receive my Roth IRA assets. If all of my primary beneficiaries die before me, the contingent beneficiaries named below will receive my Roth IRA assets. In the event a beneficiary dies before me, such beneficiary's share will be reallocated on a pro-rata basis to the other beneficiaries which share the deceased beneficiary's classification as a primary or contingent beneficiary. If all of the beneficiaries die before me, my Roth IRA assets will be paid to my estate. If no percentages are assigned to beneficiaries, the beneficiaries will share equally. If the percentage total for each beneficiary classification type does not equal 100 percent, any remaining percentage will be divided equally among the beneficiaries within such class. This designation revokes and supercedes all earlier beneficiary designations which may apply to this Roth IRA.

A. Primary Beneficiary

PERCENTAGE	NAME OF BENEFICIARY	SSN OR TAXPAYER IDENTIFICATION NUMBER	RELATIONSHIP TO ROTH IRA OWNER	BENEFICIARY DATE OF BIRTH
%				
%				
%				
Total 100%				

B. Contingent Beneficiary

PERCENTAGE	NAME OF BENEFICIARY	SSN OR TAXPAYER IDENTIFICATION NUMBER	RELATIONSHIP TO ROTH IRA OWNER	BENEFICIARY DATE OF BIRTH
%				
%				
%				
Total 100%				


3 SPOUSAL CONSENT


Community or marital property state laws may require spousal consent for a nonspouse beneficiary designation. The laws of the state in which the financial organization is domiciled, the Roth IRA 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 beneficiary designation may also be required by financial organization policy.

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


I am the spouse of the Roth IRA owner. Because of the significant consequences associated with giving up my interest in the Roth 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 Roth IRA owner's assets or property and any financial obligations for a community property state. In the event I have a legal interest in the Roth IRA assets, I hereby give to the Roth IRA owner such interest in the assets held in this Roth IRA and consent to the beneficiary designation set forth in Section 2 of this form.



 Signature of Spouse _____ Date _____


 Signature of Witness (if required) _____ Date _____
 (Witness cannot be a beneficiary of this Roth IRA)

4 SIGNATURES

I certify that the information provided on this form is accurate and complete. I hereby agree to the terms and conditions set forth in Sections 2 and 3. I agree that I am responsible for any claims that may arise as a result of my selections, including naming beneficiaries other than my spouse. I understand that my Roth IRA agreement, disclosure statement, and amendments thereto, may provide me with additional guidance. I agree that the custodian/trustee cannot give me legal advice. I release the custodian/trustee from and indemnify the custodian/trustee for all claims that may arise from my actions related to this form.


 Signature of Roth IRA Owner _____ Date _____


 Signature of Custodian/Trustee _____ Date _____

ADDITIONAL INFORMATION

Purpose. The Roth IRA Designation or Change of Beneficiary Form is designed to assist you in selecting or changing the current beneficiary designation of your Roth individual retirement account (IRA).

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

For Additional Guidance. It is in your best interest to seek the guidance of your tax or legal professional before completing this document because of the potentially significant financial and estate planning consequences. Your first reference should be the Roth

IRA agreement and disclosure statement you received upon establishing your Roth IRA or amendments provided by your custodian/trustee. For more information, refer to Internal Revenue Service (IRS) Publication 590, *Individual Retirement Arrangements (IRAs)*, your local IRS office, or the IRS's website at www.irs.gov.

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

Primary Beneficiary. A primary beneficiary is the recipient of Roth IRA assets upon the death of a Roth IRA owner.

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