

Distribution / Transfer IRA Assets Due to Divorce Form

Dear Whom It May Concern:

Thank you for your inquiry regarding information related to a divorce proceeding. In response to your request, we have included information regarding distribution/transfer of the account.

Please read this letter and the instructions provided very carefully. You must provide appropriate documentation to support that you are a person authorized to act on behalf of the shareholder or account to receive assets or information related to the account.

The following information/documents will be required by the Transfer Agent to process a distribution or transfer assets from this account to the party awarded assets in the account.

Documents Required	To Redeem	To Transfer to an Existing Account for the Awarded Spouse	To Transfer to a New Account with a New Owner
Completed Distribution/Transfer Form(s) from the awarded spouse(s) with a signature guarantee (preferable a medallion signature guarantee) ¹	✓	✓	✓
Customer Identification Form (Completed by PFS Representative) for awarded spouse			✓
New Account Application (must be obtained and completed by a PFS Representative) indicating new registration			✓
Share Certificates (if applicable)	✓	✓	✓
Certified copy of Divorce Decree ²	✓	✓	✓
Tax ID Certification	✓	✓	

¹The signature of the registered account owner(s) with a signature guarantee on the letter of instructions or on the form in addition to the awarded spouse is preferred but not required, only the spouse awarded assets is required to sign the request and provide a signature guarantee.

²An original Court Certified Copy of the entire Divorce Decree is required to be submitted with your request. A copy of the divorce decree certification is not acceptable. The Divorce Decree must specifically reference the last four digits of the Primerica Shareholder Services Account Number and the specific amount of assets awarded to the party. The Property Settlement Order may be included.

If you have questions, need additional information, or need to locate a Primerica Representative, please contact our Customer Service Department at 1-800-544-5445. Customer Service Representatives are available to assist you, Monday through Friday between 8 a.m. and 8 p.m. ET.

Sincerely,

Primerica Shareholder Services

Distribution / Transfer IRA Assets Due to Divorce Form

INSTRUCTIONS:

1. Complete the attached Distribution / Transfer IRA Assets Due to Divorce Form
2. Sign the form
3. Mail the completed, signed form to:

Please send to:	Regular Mail	Overnight Mail
	Primerica Shareholder Services P.O. Box 534485 Pittsburgh, PA 15253 – 4485	Primerica Shareholder Services Attention: 534485 500 Ross Street, 154-0520 Pittsburgh, PA 15262
Client Services:	(800) 544-5445	

Please provide the account number so that we may process your request.

SECTION 1 – REDEEM OR TRANSFER ASSETS

Please indicate by checking the appropriate box whether you wish to redeem the assets in the account or if you wish to transfer the assets to a new or existing account. If the spouse awarded assets does not currently have an existing IRA account with Primerica Shareholder Services, a new account application will be required.

- **Transfer Assets to a New Account** - The Spouse awarded assets may choose to transfer the assets to a new account with Primerica Shareholder Services. If you choose this option, you must contact a Primerica Financial Services Representative to complete a new account application and Customer Identification Form.
- **Transfer Assets to New Custodian** - The Spouse awarded assets may choose to transfer the assets to a new custodian. The request must be accompanied by the new Custodian's Transfer of Assets Form along with the documents requested on page 1.
- **Transfer Assets to Existing Account** - The Spouse awarded assets may choose to transfer the assets to an existing IRA account with Primerica Financial Services. Please provide the existing IRA account number and complete the From and To Account information and provide the transfer amount either Dollar Amount, Percentage of Account or all shares to be transferred to a certain fund position. If you need additional space, you may attach an additional sheet or make a copy of the Distribution Request Form.

NOTE: Investments will be moved "in kind" to your existing account, that is the same fund(s) currently held in the awarding spouse's account will be moved to your existing account. You should speak with your PFSI Agent for assistance in determining what if any changes should be made after the transfer to your name is complete.

Federal/State Income Tax Withholding

Check the box if you wish 10% Federal Income Tax withheld from your proceeds. If the box is not checked, no taxes will be withheld. If you reside in a state that requires mandatory State Income Tax withholding, we will also withhold state income taxes from your distribution proceeds if this box is checked.

Each state has a specific formula for determining the amount of withholding. As such, we are unable to calculate the amount of state withholding that will apply until the redemption has been processed.

SECTION 2 – REDEMPTION PROCEEDS

Please provide instructions on how you wish to receive the distribution proceeds. If you would like the assets in a check, please provide the name(s) and mailing address.

- **MAIL CHECK** - PSS usually processes and mails redemption checks within two to three business days.
- **EXPRESS MAIL** - Please indicate if you wish to receive a check via express mail service. A daytime telephone number is required for all express mail packages.

By **one-day air express** and deduct the fee charge from this account – The check will be sent via next-day air express in accordance with the mailing instructions.

NOTE: The overnight express fee is generally \$20 for most deliveries in the United States, however, if you reside in a rural area in the U.S. the charge could be higher. If you reside in Alaska, Hawaii, Puerto Rico or request overnight express to a PO Box, the overnight fee will be higher and you could be charged as much as \$30.00. If you request overnight express to Guam, the fee charge could be as much as \$70 or more. **Your account will be charged accordingly.**

(This page retained by the Awarded Spouse)

Continue

SECTION 2 – REDEMPTION PROCEEDS *(continued)*

- **WIRE TRANSFER** - A wire transfer usually takes place within 48 to 72 hours of processing your request for a redemption of shares. Please complete the Wire Transfer Information and attach a voided check. **If you would like for the assets to be wired or sent ACH to your bank, you must check the appropriate box, attach a voided check with the Distribution Request Form and obtain a signature guarantee on the form.**
 - Wire Transfer to a Bank:** To have the redemption proceeds sent to your bank account. When processing a wire transfer to your bank, you must complete the bank name, bank contact person, bank telephone number, bank routing / transit number, bank account name and number, and attach a voided check.
 - Signature:** Please provide daytime phone number where you can be reached if additional information is needed.
- **ACH TRANSFER** - An Automated and Clearing House (ACH) transfer should place within 72 to 96 hours of processing your request for distribution of shares. Please complete the Wire / ACH Transfer Information and attach a voided check.

SECTION 3 – SIGNATURE

Please provide your signature in the space provide along with the date. Please read all information contained in this section before signing the form. Please provide a daytime phone number where you can be reached should we need additional information to process your request.

SECTION 4 – SIGNATURE GUARANTEE

An original signature guarantee is required and may be obtained from an officer of most financial institutions. **A medallion signature guarantee is preferable.** If the signature guarantee is NOT medallion, please provide the name and phone number of the person providing the signature guarantee for verification purposes. **Please note that a notary public cannot provide a signature guarantee.** A signature guarantee is a warranty by the grantor that the signature is genuine, and that the person(s) signing is competent and authorized to sign.

SECTION 5 – SUBSTITUTE FORM W-9/REQUEST FOR TAXPAYER IDENTIFICATION NUMBER

You must complete this section if you have requested to have the assets paid to you in the form of cash by redeeming the assets. Please provide your tax payer identification number / social security number and sign in the space provided.

(This page retained by the Awarded Spouse)

**Distribution / Transfer IRA Assets
Due to Divorce Form**

NOTE: This section is required to complete transaction.

If the account is being divided, please complete a separate form for each spouse

Account Number: _____

Awarded Spouse Name: _____ Date of Birth: _____

Address: _____

Phone Number: _____

1 REDEEM OR TRANSFER ASSETS

Fund Number / NASDAQ Symbol (Please provide for fund positions held by in the account)

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After the assets have been transferred to the awarded spouse, please process the following:

Redeem all awarded assets in all fund positions listed above (will be reported under awarded spouse's name and social security number only, section 5: Substitute Form W-9/Request for Taxpayer Identification Number or an IRS W-9 form for awarded spouse are required).

Transfer all awarded assets to a new account (see table on page 1 for addition documents required).

Transfer all awarded assets to new custodian (Custodian Transfer Form Required)

Federal/State Income Tax Withholding

Federal Income Tax Withholding and Mandatory State Income Tax withholding: Check the box if you wish 10% Federal Income Tax withheld from your proceeds. If the box is not checked, no taxes will be withheld. If you reside in a state that requires mandatory State Income Tax withholding, we will also withhold state income taxes from your distribution proceeds if this box is checked.

Each state has a specific formula for determining the amount of withholding. As such, we are unable to calculate the amount of state withholding that will apply until the redemption has been processed.

2 REDEMPTION PROCEEDS

By check to the following name and address:

Name(s): _____

Address: _____

City: _____ State: _____ Zip: _____

(Continue)

2 | **REDEMPTION PROCEEDS** *(continued)*

I / We would like to receive a check: (choose one)

1st Class Mail

Next Day Air (Read note regarding fee on instruction page)

Daytime Phone Number: _____ (Required for Express Mail Service)

OR (choose one)

I / We would like to wire transfer: To the bank listed on the attached voided check

I / We would like to ACH transfer: To the bank listed on the attached voided check

3 | **SIGNATURE**

Spouse (Awarded Assets) Signature

Date

Date of Birth: _____

Signature Guarantee Stamp

Account Owner's Signature

Date

Signature Guarantee Stamp

Signature Guarantee Stamp: I guarantee the signature(s) of the applicant(s) and to the best of my knowledge and belief the applicant is of full age and legally competent. A separate signature guarantee stamp must be affixed to this form for each signor.

Guarantor Name: _____

Guarantor Phone Number: _____

(Continue)

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4 SUBSTITUTE FORM W-9 / REQUEST FOR TAXPAYER IDENTIFICATION NUMBER

Account Number: _____

If you request to have the assets distributed in the form of a cash payment, you must provide your Tax Identification Number (SSN/TIN) below and complete by signing this section.

Social Security Number (SSN): _____ Tax Identification Number (TIN): _____

I certify under penalties of perjury (1) that the Social Security Number provided on this form is the correct Taxpayer Identification Number, (2) that I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding, (3) that I am a U.S. Person (including a U.S. resident alien) and (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Spouse (Awarded Assets) Signature _____

Date _____

Account Owner's Signature _____

Date _____

*Not applicable as Primerica Shareholder Services is not a foreign financial institution.

Typically Primerica expects an Estate Tax ID to be provided when assets are paid to an estate. Occasionally the value of an estate will be small enough that state law permits an informal procedure for administering the estate. This less structured proceeding involves a document typically referred to as a "small estate affidavit". If this less formal process is applicable the SSN of the person entitled to the assets may be provided above. Consult a qualified tax or legal advisor or your state to confirm the appropriate estate guidelines.

WIRE / ACH TRANSFER – BANK ACCOUNT INFORMATION

Bank Name: _____ Account Name: _____

Contact Person: _____ Phone Number: _____

Routing Number: _____ Account Number: _____

Please check with your financial institution for any special wiring instructions required to process a wire transfer to your bank account. Some financial institutions clear transactions through other institutions. This will cause a problem in processing the wire if your bank does not accept direct wires, but uses a pay through institution.

IMPORTANT INFORMATION:

Financial Institutions providing medallion signature guarantees have surety bond coverage that protects the transfer agents from "bad" guarantees. Primerica Shareholder Services will not accept a request to process a transaction that exceeds the financial institution's bond coverage. Please verify with your financial institution their amount of bond coverage to determine if the institution's bond will cover your requested redemption/distribution amount.

Once completed, mail the form and required documents to the appropriate address listed for processing.

Please send to:

Regular Mail

Overnight Mail

Primerica Shareholder Services
P.O. Box 534485
Pittsburgh, PA 15253 – 4485

Primerica Shareholder Services
Attention: 534485
500 Ross Street, 154-0520
Pittsburgh, PA 15262

Client Services:

(800) 544-5445