

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. These instructions are for assets held in an Individual or Joint voluntary account only.

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.

<b>Documents Required</b>	<b>To Redeem</b>	<b>To Transfer to Individual Account for Awarded Spouse who is a current owner</b>	<b>To Transfer to a New Account with New Registration</b>
Completed Distribution/Transfer Form(s) from the awarded spouse(s) with a signature guarantee (preferable a medallion signature guarantee) <sup>1</sup>	✓	✓	✓
TPA or Employer signoff	✓	✓	✓
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			✓
Spouse awarded the assets existing PSS account number		✓	
Share Certificates (if applicable)	✓	✓	✓
Original Court certified copy of the Qualified Domestic Relations Order (a copy of the certification is not acceptable, must be original ink or court seal)	✓	✓	✓
Completed Tax Withholding Election Form (if applicable)	✓	✓	

<sup>1</sup>The 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.

<sup>2</sup>An 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

## 403(b) Owner Divorced, Spouse Awarded Assets Distribution / Transfer Request Form

### INSTRUCTIONS:

1. Complete the attached 403(b) Owner Divorced, Spouse Awarded Assets Distribution / Transfer Request 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 AMOUNT

Please indicate the amount you wish to redeem/transfer from this account.

- All Shares – To redeem/transfer all shares held in a specified fund position with this account number or you may choose all fund positions be redeemed/transferred. Unless otherwise specified, the account(s) will be closed and all options (i.e. Systematic Withdrawal Plan) will be discontinued.
- Transfer Assets – A completed W-9 is required if the awarded assets are being redeemed or transferred, . If you have an existing 403(b) account, please provide the account number.

### SECTION 2 – REDEMPTION PROCEEDS

Mail Check – Please indicate how you wish the redemption check to be sent to you. We will usually process and mail your redemption check within two to three business days

- To former spouse as identified on the Distribution Form – To have the check sent to the beneficiary address
- To the following Payee and / or address – To have the check sent to alternate payee and / or address. (Original Signature Guarantee Required)

### SECTION 3 – DELIVERY OPTIONS

- Express Mail – Please indicate if you wish to receive the 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 over night express to Guam, the fee charge could be as much as \$70 or more. Your account will be charged accordingly.

- Wire Transfer – A wire Transfer should take place within 48 to 72 hours of processing your request for a distribution of shares.
- 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.
- Wire / ACH Transfer to the bank of record – To have the distribution proceeds Wired / ACH to the same account the bank draft option is being deducted from.
- Wire / ACH Transfer to a non-record bank – To have the distribution proceeds sent to a bank account not on file with Primerica Shareholder Services. When processing a Wire / ACH Transfer to a non-record 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.

### SECTION 4 – REDEMPTION REASON & TAX WITHHOLDING

- Reason for Redemption – If you wish to redeem from a 403(b), please check the box.
- Mandatory 20% Withholding - The mandatory 20% withholding does not apply if you request a direct rollover to an IRA account.

### SECTION 5 – EMPLOYER / TPA AUTHORIZATION

- Employer Authorized Signature - Effective January 1, 2009 all distributions will require an Employer/TPA approval signature

(Continue)

**SECTION 6 – SIGNATURE & SIGNATURE GUARANTEE**

- Account owner or spouse awarded assets must sign to distribute or transfer assets to a new or existing account. 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 reach should we need additional information to process your request.
- An original signature guarantee may be obtained from an officer of most financial institutions. We are unable to accept a signature guarantee by a Notary Public.
- 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. An original signature guarantee is needed

**SECTION 7 – FEDERAL / STATE WITHHOLDING**

Please read the information on this page carefully.

- Termination Fee – A termination fee of up to \$50 will be imposed on redemptions for full liquidation of Premature Distributions (prior to age 59 ½) and all Transfer of Assets to other Custodians.
- Custodial Fee – There is an annual Custodial Fee of up to \$50 per social security number irrespective of the number of mutual fund accounts. This fee is deducted from a shareholder’s account balance each year, unless pre-paid. If a redemption is requested during the year, the Custodian fee is deducted from the redemption proceeds.
- CDSC FEE – If your account is invested in Class B Shares, your redemption may be subject to a CDSC Fee, (Contingent Deferred Sales Charge). Please refer to your prospectus to determine the applicable CDSC percentage applicable to your Fund.

**SECTION 8 – 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 Client or Former Spouse)**

403(b) Owner Divorced, Spouse Awarded Assets  
Distribution / Transfer Request 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**

Redeem all assets

Transfer Assets to New IRA Account(New Account Application Required).

Transfer assets to Existing Qualified Employer Plan or IRA account number): \_\_\_\_\_

**2 REDEMPTION PROCEEDS**

By check to the following name and address:

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**3 DELIVERY OPTION**

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 provided on the attached form

I / We would like to ACH transfer: To an alternate bank account (original signature guarantee required)

**4 REDEMPTION REASON & TAX WITHHOLDING**

Check box if you have completed 403(b) New Account Application and wish to redeem the assets

There is a mandatory 20% Federal Tax Withholding required for distributions.

**NOTE:** A transfer of assets to the former spouse is non-taxable event to the 403(b) account owner. A withdrawal of the assets once they are transferred to the former spouse is a taxable event.

(Continue)

**5** EMPLOYER / TPA AUTHORIZATION

I hereby affirm that the information given is true and correct, and I authorize and direct the custodian to make distributions according to the instructions provided on this form.

\_\_\_\_\_  
Employer/TPA Authorized Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

By signing this form, I understand that (i) my employer may be required to execute any and all other documents, and to provide and/or share any and all other information, necessary to comply with section 403(b) of the Code and the final regulations promulgated there under and (ii) there is a risk that if my employer and/or the plan is not in compliance with section 403(b) of the Code and the final regulations promulgated there under that the distribution being made by Primerica Shareholder Services (PSS) under this form may be considered disqualifying event by the Internal Revenue Service and reportable by PSS.

**6** SIGNATURE & SIGNATURE GUARANTEE

By signing this form, I (We) acknowledge that I have read and accept the terms outlined in the 403B Redemption Disclosure Form and the 402(f) Notice. I do certify that I have received sufficient prior notification of my options to have my distribution paid directly to a 403(b) Custodian /Trustee and thus, avoid the 20% tax withholding.

\_\_\_\_\_  
Spouse awarded the assets

\_\_\_\_\_  
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)

**7 FEDERAL/STATE WITHHOLDING**

Account Number: \_\_\_\_\_

If you have elected to have the assets in this account distributed to you in the form of a check or wire proceeds, there is an IRS mandatory 20% Federal Income Tax Withholding requirement. If you reside in a state that requires mandatory State Income Tax withholding, we are required to withhold state income taxes also.

**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.**

**8 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.

<b>Once completed, mail the form and required documents to the appropriate address listed for processing.</b>	Please send to:	Regular Mail	Overnight Mail
		Primerica Shareholder Services P.O. Box 534485 Pittsburgh, PA 15253 – 4485  Client Services: (800) 544-5445	Primerica Shareholder Services Attention: 534485 500 Ross Street, 154-0520 Pittsburgh, PA 15262