

## Change of Beneficiary Designation Form (TOD) for Community Property State

### INSTRUCTIONS:

1. Complete the attached Change of Beneficiary Designation TOD Form For Community Property State.
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:	<b>(800) 544-5445</b>	

You must use this form if you reside in a community property state (AZ, CA, ID, NV, NM, TX, WA, WI) and wish to change the Transfer On Death Beneficiary designations on an existing Primerica Shareholder Services account. **You may not use this form if you do not reside in a community property state;** please use form POL-28.

You may use this form only with a Transfer on Death Registration. For retirement accounts, you must use the IRA beneficiary Change Form (POL-08).

### SECTION 1 – ACCOUNT REGISTRATION

Please indicate the account registration to include owner / joint owner(s) first name, middle initial and last name. Please include the owner's social security number and the Primerica Shareholder Services Account number for which the change of beneficiary will apply.

### SECTION 2 – BENEFICIARY(S)

Please check the appropriate box for the type of beneficiary (ies) you are designating, either primary or contingent. Please provide the beneficiary's date of birth. Please provide the beneficiary first name, middle initial and last name. Provide the beneficiary social security number and the relationship to the account owner. You may provide up to two beneficiaries on the form. Please use a separate form to designate additional beneficiaries (POL-27b BENE). When designating multiple beneficiaries, percentages should be provided indicating each beneficiary's share of the assets. If no percentage is provided, each beneficiary will receive an equal share of assets.

### SECTION 3 – SIGNATURE(S) AND NOTARIZED SIGNATURE

Please provide the account owner(s) signature(s) so that we may process your TOD beneficiary change request and provide the required notary signature, and notary stamp or seal.

### SECTION 4 – SPOUSAL CONSENT

Please complete this section if you reside in a Community Property State (AZ, CA, ID, NV, NM, TX, WA, WI), are married, and the designated primary beneficiary is not your spouse. **The spousal consent must be completed, and the spouse signature must be certified by a Notary Public.**

### SECTION 5 – JTWRROS MARRIED OWNERS SPOUSAL CONSENT

Please complete this section if you reside in a Community Property State (AZ, CA, ID, NM, TX, WA, WI), hold a JTWRROS (Joint Tenant with Rights of Survivorship) account with two owners, and the owners are married to each other. **The JTWRROS married owners spousal consent must be completed, and each owner's signature must be certified by a Notary Public.**

### SECTION 6 – RULES GOVERNING TRANSFER ON DEATH (“TOD”) REGISTRATION

Please review the rules set forth by Primerica Shareholder Services governing Transfer on Death (“TOD”) Registration.

(This page retained by the Client)

(Continue)

**ACCOUNT REGISTRATION**

**Owner Information:**

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_ Last Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

**Joint Owner Information:**

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_ Last Name: \_\_\_\_\_

Account Number for which TOD registration will apply:

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

**BENEFICIARIES**

I (We) hereby designate the following beneficiary (ies) to receive the assets remaining in my / our Transfer on Death account upon my / our death. This designation revokes any prior designations. Each designated beneficiary will receive a pro rata share of the account assets.

Primary                      Contingent                      \_\_\_\_\_ % Shares                      Date of Birth: \_\_\_\_\_

**Beneficiary Information:**

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_ Last Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Relationship: \_\_\_\_\_

Primary                      Contingent                      \_\_\_\_\_ % Shares                      Date of Birth: \_\_\_\_\_

**Beneficiary Information:**

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_ Last Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Relationship: \_\_\_\_\_

**\* Please use a separate form (POL-27b BENE) to designate additional beneficiaries.**

**SIGNATURE(S) AND NOTARIZED SIGNATURE**

I (We) hereby request that the above-referenced Primerica Shareholder Services account be registered under the Primerica Shareholder Services Transfer on Death (TOD) rules for the State of Georgia. I (We) reserve the right to change or revoke this instrument, provided that no change or revocation shall become effective until received and accepted by Primerica Shareholder Services during my (our) lifetime and in a form acceptable to Primerica Shareholder Services.

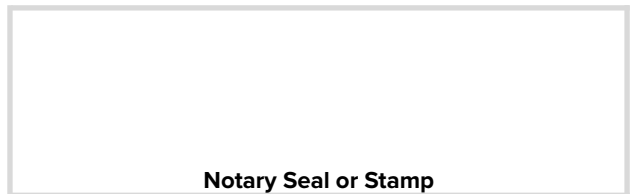
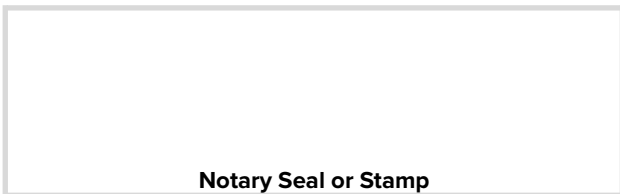
\_\_\_\_\_  
Signature of Account Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Account Owner

\_\_\_\_\_  
Date

**Signature Notarized:** In order to establish these privileges, all signatures must be notarized.



**SPOUSAL CONSENT**

Please complete this section if you are married and the sole designated beneficiary is not your spouse.

I am not married. I am married; my spouse's name is: \_\_\_\_\_

I certify that I am the spouse of the above named account owner, and that I have read the above beneficiary designation and supplements hereto, if any. In the event of the death of my spouse, I do hereby consent to the payment of my spouse's interest in this account to the above named Beneficiary(s) listed in Section 2 of this form and waive any such rights that I now have and/or may have in such interest.

\_\_\_\_\_  
**Signature of Spouse** \_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature of Account Owner** \_\_\_\_\_  
**Date**

**Acknowledged and executed before me this** \_\_\_\_\_ **day of** \_\_\_\_\_ , \_\_\_\_\_

\_\_\_\_\_  
**Notary Public**

**JTWROS SPOUSAL CONSENT**

Please complete this section if you have a Joint Tenant with Rights of Survivorship account and the Owner and Joint owner are married to each other.

By signing below we certify we are legally married spouses and have read the above beneficiary designation and supplements hereto, if any. We understand any beneficiary named is not entitled to the assets of the account unless we both pass away prior to claiming the assets in this account. We further acknowledge it is our sole responsibility to initiate, change, or revoke TOD registration on this account in the event our marital status changes.

\_\_\_\_\_  
**Signature of Account Owner** \_\_\_\_\_  
**Date**

**Acknowledged and executed before me this** \_\_\_\_\_ **day of** \_\_\_\_\_ , \_\_\_\_\_

\_\_\_\_\_  
**Notary Public**

\_\_\_\_\_  
**Signature of Joint Owner** \_\_\_\_\_  
**Date**

**Acknowledged and executed before me this** \_\_\_\_\_ **day of** \_\_\_\_\_ , \_\_\_\_\_

\_\_\_\_\_  
**Notary Public**

**PRIMERICA SHAREHOLDER SERVICES RULES GOVERNING TRANSFER ON DEATH (“TOD”) REGISTRATION**

**1. General-** TOD registration is an optional form of registering shares of a mutual fund that allows the owner of the mutual fund account to designate one or more beneficiaries to receive the shares in the account automatically upon his or her death, while retaining all normal rights of ownership during his or her lifetime. Until the death of the account owner, no TOD beneficiary has any rights in, to, or with respect to the account. A beneficiary must survive the owner for transfer to occur in accordance with the TOD registration. If no beneficiary survives the owner, the account will be treated as belonging to the owner’s estate at the owner’s death. In the case of an account owned jointly by two or more individuals, a beneficiary must survive all owners. If a beneficiary survives the owner but is not alive at the time the shares are presented for re-registration, the shares that would have been transferred to the beneficiary become part of the beneficiary’s estate. Shares allocated to multiple beneficiaries will be allocated equally among them. No new registrations or re-registrations specifying unequal percentages to multiple beneficiaries will be accepted.

TOD accounts will be governed by these Rules, and the laws of the State of Georgia, as each shall be from time to time amended. If, at the time of the account owner’s death, TOD registration of an account is ineffective as provided in these Rules or the laws of the State of Georgia, we reserve the right not to transfer the assets in the account to the designated beneficiary or beneficiaries.

**2. Eligible Owners-** The owner of an account registered in TOD form must be a natural person, two natural persons holding the account as Tenants by the Entireties (“TEN ENT”), or two or more natural persons holding the account as Joint Tenants with Right of Survivorship (“JT TEN”). The following are ineligible for TOD registration: Tenants in Common (“TEN COM”), community property registration owners, non-natural account owners (entities such as corporations, trusts or partnerships), and shareholders who are not residents of a state that has adopted the Uniform Transfer on Death Security Registration Act.<sup>1</sup> If the state where the (last) account owner resides has not adopted the Uniform Act as of the date of the account owner’s death, the TOD registration of the account will be ineffective and the designated beneficiary or beneficiaries will have no rights in the assets of the account. Neither Primerica Shareholder Services, the applicable fund nor the fund’s transfer agent will have any duty to advise the account owner as to the validity of TOD registration in any particular jurisdiction.

**3. Eligible Beneficiaries-** A beneficiary may be an individual or an entity. A shareholder may designate Primary and Contingent beneficiaries. A Primary Beneficiary is your first choice of individual or entity to receive the shares upon your death. A Contingent Beneficiary is an individual or entity you designate to receive the shares left to an individual Primary Beneficiary if that person predeceases you. A shareholder may designate any number of beneficiaries. If an intended beneficiary is a minor, a guardian or custodian must be designated upon registration of the account. Minors are permitted to be designated as TOD beneficiaries under the Uniform Transfers to Minors Act but are not permitted to be designated as TOD beneficiaries under the Uniform Gifts to Minors Act. Effective November 2, 2001, no new registrations or re-registrations containing designations such as Lineal Descendants (LD) or Lineal Descendants Per Stripes (LDPS) will be accepted. Subject to restrictions on space, the beneficiary or beneficiaries will also be named in the registration, which will be concluded by the phrase “Subject to Fund TOD Rules.”

**4. The TOD Account-** If an investor opens a TOD account that is otherwise acceptable and, for whatever reason, Primerica Shareholder Services does not receive a properly completed TOD Registration Request Form from the owner of the account prior to the owner’s death, Primerica Shareholder Services reserves the right not to honor the TOD designation. All shares held in a TOD account, whether acquired by purchase, reinvestment, exchange or otherwise, will be subject to TOD registration. If shares with TOD registration (“TOD Shares”) are exchanged for shares in a new account with another mutual fund, and the exchanging shareholder does not provide written instructions as set forth in the next sentence, the new shares will also be TOD Shares, as will shares received by exchange of TOD Shares into an existing TOD account with such a fund. Exchanges of TOD Shares for non-TOD Shares (in a new account or an existing non-TOD account) will require written instructions from the shareholder to revoke the TOD registration of the shares to be exchanged.

**5. Changes to TOD Registration During the Lifetime of the Owner-** The owner may change or revoke TOD registration with written instructions acceptable to the fund’s transfer agent, including appropriate signature indicating a new form of registration or designating one or more new TOD beneficiaries. (The owner must also properly endorse and surrender any outstanding share certificates.) A TOD registration may not be changed or revoked by will, codicil or oral communication. If there are multiple owners, all co-owners must comply with these Rules before a change or revocation will be processed. TOD registration may not be initiated, changed or revoked by oral communication, by any will or codicil, or by any writing other than a PFS TOD Registration Request Form, and PFS shall be indemnified by each such account owner’s estate from and against any liability arising from or associated with any conflicting designation made in any will, codicil, trust or other instrument. Moreover, TOD registration is not automatically initiated, changed or revoked in any way by the marriage, divorce, separation or remarriage of any party or by the death of any account owner, or, if not yet initiated, unavailable. Rather, it is the sole responsibility of the account owner(s) to initiate, change or revoke TOD registration on account of such events if desired. The death of a co-owner of an account registered in TOD form will not revoke TOD registration. However the surviving co-owner of the account may direct the re-registration of the account by providing the fund’s transfer agent with a letter of instruction evidence of the death of the co-owner (certified copy of the death certificate), affidavit of domicile of the deceased co-owner and, if required, inheritance tax waivers. If the TOD account owner moves to a jurisdiction which has not adopted the Uniform Transfer on Death Security Registration Act, the TOD registration may no longer be effective.

**PRIMERICA SHAREHOLDER SERVICES RULES GOVERNING TRANSFER ON DEATH (“TOD”) REGISTRATION**

**6. Transfer to Designated TOD Beneficiary (ies) Upon the Owner’s Death-** Provided that all other applicable terms and conditions of these Rules and the applicable fund’s prospectus are satisfied, the fund’s transfer agent will process a transfer to the designated TOD beneficiary or beneficiaries upon receipt of all of the following: (1) satisfactory evidence of the death of the account owner(s) (e.g., a certified copy of the death certificate); (2) affidavit of domicile of the deceased owner(s) and, if required, inheritance tax waivers; (3) a fully executed No Known Disputes Form signed by each beneficiary; (4) if a beneficiary is a minor, an affidavit from the guardian or custodian attesting that the minor survived the owner; (5) if physical certificates have been issued in TOD form, the certificates with appropriate endorsements and (6) a fully executed Account Application. Neither the fund nor its transfer agent shall have any obligation to attempt to locate a designated TOD beneficiary upon an account owner’s death. If a beneficiary makes no claim to an account within nine months after the death of the (last surviving) account owner, the fund or its agent may transfer the shares as they would have been transferred if the beneficiary had not survived the owner.

**7. Spousal Consent-** If an account owner is married and the spouse is not the sole designated beneficiary, spousal consent is required for TOD registration. Neither Primerica Shareholder Services, the applicable fund, the fund’s transfer agent nor their affiliates have any obligation to determine an account owner’s marital status, or whether property placed into an account is separate or community property. If an account owner is married at death and a spousal consent has not been executed, Primerica Shareholder Services, the fund, and the fund’s transfer agent reserve the right to refuse to honor the TOD registration.

**8. Tax and Legal Consequences of TOD Registration-** Neither Primerica Shareholder Services, the fund nor the fund’s transfer agent is responsible for determining the tax and/or legal consequences of an account owner’s decision to register securities in TOD form. An investor should consult legal and tax advisors before electing TOD registration. Neither Primerica Shareholder Services, the fund nor the fund’s transfer agent shall have any liability or responsibility to a designated TOD beneficiary, and the beneficiary shall have no claims against any of them, for dividends, interest and other distributions in respect of a security registered in TOD form paid in cash to the owner and negotiated by the owner’s representatives after the death of the owner unless or until the shares are presented in proper form for transfer to, and are registered in the name of, the beneficiary.

**9. Indemnification-** Intending to be legally bound and in consideration of the registration of a TOD account by Primerica Shareholder Services in a mutual fund, each investor opening such an account thereby agrees, for him/herself and his/her designated beneficiary(ies), successors, legal representatives, heirs and assigns, as follows: (1) that the accountholder’s account(s) registered in TOD form shall be governed by these Rules and the laws of the State of Georgia, (2) to at all times indemnify and save harmless Primerica Shareholder Services and its affiliates, the applicable fund and the fund’s transfer agent, and their affiliates, successors, legal representatives and assigns, and the officers, directors, trustees, employees and agents of any of them (collectively, the “Indemnified Parties”), from and against any and all claims, liabilities, damages, actions, charges and expenses, including but not limited to attorneys’ fees and disbursements, sustained or incurred by any of the Indemnified Parties (collectively, the “Claims”) to the extent that any acceptance or implementation of, or other action in accordance with these Rules with respect to, Transfer on Death instructions by the accountholder is alleged or found for any reason to have been improper, invalid or ineffective, (3) that the foregoing indemnification shall include without limitation any Claims by third parties challenging any TOD instructions or transfer in connection with the accountholder’s account(s) in the fund and (4) Primerica Shareholder Services and its affiliates will be entitled to attach, set-off or debit the account of the TOD beneficiary to the event necessary or appropriate to enforce their rights to indemnity hereunder.

**10. Problematic or Contested Disposition of TOD Accounts-** Notwithstanding the protections provided in these Rules, in the event that a fund or its transfer agent receives any notice of a claim or fact adverse to a transfer to a TOD beneficiary or is uncertain for any reason as to the beneficiary entitled to receive a transfer, or in the event of a dispute by the beneficiary or the deceased accountholder’s estate or any person claiming through the deceased accountholder as to the proper transfer, or of claims to TOD accounts by creditors of the accountholder’s estate, surviving spouse, personal representative, heirs or others, the fund or its transfer agent may require the parties to adjudicate their respective rights, or require an indemnity bond protecting the fund and its transfer agent for the transfer. In the event of a dispute, or the reasonable possibility of a dispute, over disposition of a TOD account, the fund may, in its sole discretion, pay the proceeds of such TOD account into a court and obtain reimbursement from the account proceeds for reasonable attorney fees, expenses, and costs resulting thereby.

**11. Future Changes in Rules-** These Rules are subject to change from time to time by Primerica Shareholder Services upon 60 days’ notice to TOD account owners. Any and all references to these Rules, whether in these Rules, a fund’s prospectus or any form or other communication, shall refer to these Rules as they may be amended from time to time.