

To Whom It May Concern:

Thank you for your inquiry regarding information related to a death distribution/transfer. Please accept our sincere condolences for your loss.

In reponse to your request, we have included information regarding distribution of the account. Please refer to the chart below to determine the documents that will be required to process your requested transaction. The documents required to be submitted with your request are based on the type of transaction (redeem or transfer assets) you are requesting.

An original signature guarantee may be obtained from an officer of most financial institutions. A medallion signature guarantee is preferable, and by obtaining a Medallion Signature Guarantee you will not be required to furnish certain documentation. If the signature guarantee is NOT medallion, you will be required to furnish additional documentation and 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.

NOTE: If the named beneficiary is transferring the assets to a PSS account an MSG will not be required regardless of account value. If the named beneficiary is redeeming or transferring the account to another custodian an MSG will only be required if the account value is \$250,000 or more.

A - Documents Required	B - To Redeem with Medallion Signature Guarantee	C - To Redeem With Non-Medallion Signature Guarantee	D - To Transfer to PSS account (Medallion Signature Guarantee not required)
Completed Distribution/Transfer Form signed by non-spouse beneficiary and signature guaranteed	✓	✓	
Completed Distribution/Transfer Form signed by non-spouse beneficiary without a signature guarantee			✓
Trust Beneficiary ONLY: Notarized copy of the Trust Document(s) within the last 6 months listing the Successor Trustee(s) or Named Trustee(s)	✓	✓	✓
Completed Tax Withholding Election Form	✓	✓	
New Account Application SB-51 (must be obtained and completed by a PFS Representative) indicating Beneficiary IRA registration			✓
Customer Identification Form (if new account is being established)			✓
Certified copy of deceased shareholder's death certificate (waived with Medallion Signature Guarantee)		✓	✓
Affidavit of Domicile	✓	✓	✓
Inheritance Tax Waiver (if applicable - See Instructions attached)	✓	✓	✓
Tax ID Certification	✓	✓	

Please note that, if required, the Registry Certified copy of the deceased shareholder's death certificate must be an original (copy is not acceptable). This document may be obtained from the Bureau of Vital Statistics in the state where the shareholder passed away.

NOTE: If the non-spouse beneficiary requests a transfer of the assets to a new account, the new account registration must indicate a Beneficiary IRA registration. This is the only registration type that can be established for a non-spouse beneficiary.

If you have questions or need additional information, 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.

(Continue)

INSTRUCTIONS:

1. Complete the attached Form.
2. Sign the form
3. Mail the completed, signed form to:

Please send to: Regular Mail

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

Client Services: (800) 544-5445

Overnight Mail

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

You may use this form to request a distribution of the deceased shareholder's account assets, unless you wish to transfer the assets to a new account. You must provide all the documentation described in the attached cover letter for Primerica Shareholder Services to honor your request for a distribution.

REQUIRED INFORMATION SECTION

You must include the account owner's name, account number and date of death so that we may process your request.

SECTION 1 – FUND NUMBER / NASDAQ SYMBOL

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 beneficiary IRA account (new account application required or existing account number with matching registration).

- Fund Number/NASDAQ Symbol - Please provide the fund number(s)/NASDAQ symbol for the funds currently owned by the deceased.
- Redeem All Assets - The Non-Spouse Beneficiary may request all assets be redeemed. Please check the box if you wish to receive the assets of the account by redeeming.
- If you selected Transfer Assets to a New Account - The Non-Spouse Beneficiary may choose to transfer all or a percentage of 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 Beneficiary IRA account application and Customer Identification Form. Please refer to cover letter regarding registration of a non-spouse beneficiary IRA.

NOTE: Investments will be moved "in kind" to your existing account, this is the same fund(s) currently held in the deceased owner'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.

SECTION 2 – SWP INSTRUCTIONS

(THIS SECTION IS OPTIONAL. ONLY COMPLETE THIS SECTION IF YOU WANT A SYSTEMATIC WITHDRAWAL PLAN TO BE ESTABLISHED INSTEAD OF REDEEMING ALL THE ASSETS IN THE ACCOUNT.)

- Provide the month, day, and year for the Systematic Withdrawal Plan to begin.
- Select the frequency (monthly, quarterly, semi-annually, or annually)
- Select payment method
 - By check to address of record - to have check sent to the address and registration of record
 - By electronic transfer to my bank account on file - to have proceeds sent via ACH to the bank account on record
 - To an alternate bank, new bank account, or to special payee - have the proceeds sent to a bank account not on record with Primerica Shareholder Services. When processing an ACH Transfer to a non-record bank you must complete bank name, bank contact person, bank telephone number, bank routing / transit number, and bank account number.
- If sending to a new or alternate bank or address please also provide an original signature guarantee.

NOTE: An ACH distribution may take up to 3 business days from the date you choose in order to reach your bank account. If the date you selected falls on a weekend, your redemption will be processed the following business day. Generally, redemption checks are mailed the next business day after the redemption is processed.

SECTION 3 – REDEMPTION INSTRUCTIONS

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

- 1st Class Mail - PSS usually process and mail redemption checks within two to three business days.
- Next Day Air - Please indicate if you wish to receive a check via express mail service. A daytime telephone number is required for all express mail packages. A signature is required upon receipt of 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 \$14 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, or Puerto Rico, 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.**
- Wire Transfer - A wire transfer should take 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.
 - 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.
- ACH Transfer - An Automated Clearing House (ACH) transfer should take 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

(This page retained by the Non-Spouse Beneficiary)

(Continue)

SECTION 3 – REDEMPTION INSTRUCTIONS CONT.

Please indicate your Federal Tax Withholding Election.

- Check the box if you wish 10% Federal Income Taxes withheld from your proceeds, or if you want more than 10% withheld please check the box and indicate percentage to withheld. If no box is checked, no taxes will be withheld.

Mandatory State Withholding - If you elect to have federal income tax withheld and you reside in a state that requires mandatory state withholding, then we are required to withhold state income tax.

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

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 taxpayer identification number / social security number and sign in the space provided.

NOTE: Additional Fees - CDSC Fee: If the account is invested in Class B Shares, your redemption may be subjected to a CDSC Fee (Contingent Deferred Sales Charge). Please refer to your fund's prospectus to determine the applicable CDSC percentage applicable to your fund.

Please sign in the space provided and provide a daytime phone number where you can be reached if additional information is needed.

Signature Guarantee: An original signature guarantee 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 – SIGNATURE

The non-spousal beneficiary must sign their name in the space provided. Please provide a daytime phone number where you can be reached should we need additional information to process your request.

SECTION 6 – SIGNATURE GUARANTEE

An original signature guarantee may be obtained from an officer of most financial institutions, and a **A Medallion Signature Guarantee is preferable**. If the signature guarantee is NOT a 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.

An original signature guarantee is needed if any one or more of the following conditions exist:

- The account is being redeemed or transferred to another custodian and is over **\$50,000**
- The account is being redeemed and the check is to be payable to an alternate payee and / or sent to an alternate address.
- The account is being redeemed and the proceeds are to be wired to a non-record bank.
- The account is being redeemed and the address of record in our files has been changed within the past 30 days.

(This page retained by the Non-Spouse Beneficiary)

REQUIRED INFORMATION: Please complete all information to avoid any delay in processing your request.

Account Owner's Name: _____

Date of Death: _____

Account Number: _____ (Required to complete transaction)

1 FUND NUMBER / NASDAQ SYMBOL

FUND NUMBER / NASDAQ SYMBOL (Please provide the fund positions held by deceased)

Fund Number /
NASDAQ Symbol

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Choose one: 1. Redeem all assets in all fund positions listed above 2. Transfer all assets to a new account (application required)

2 SWP INSTRUCTIONS

(THIS SECTION IS OPTIONAL. ONLY COMPLETE THIS SECTION IF YOU WANT A SYSTEMATIC WITHDRAWAL PLAN TO BE ESTABLISHED INSTEAD OF REDEEMING ALL THE ASSETS IN THE ACCOUNT.)

NOTE: Funds will be withdrawn equally from all positions by default. Please provide a separate letter of instruction if you would like the SWP to be redeemed with a different allocation. A new account application is required to set up a SWP. SWP amount will be calculated based upon the life expectancy of the beneficiary receiving the assets.

Your Systematic Withdrawal Plan distribution will start on the day indicated below. If you have not selected the Electronic Transfer option, your check will usually be mailed within two to three business days from the date your distribution is processed.

Frequency (Please select one)Begin Distribution on: _____ / _____ / _____
Month Day Year☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually**PAYMENT METHOD: (Please select one. Electronic Transfer is the fastest and easiest way to receive your monthly withdrawal)**☐By check to address of
record as shown on new
account app☐By electronic transfer to my
bank account on file**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.

3 REDEMPTION INSTRUCTIONS

Please tell us how to send the redemption proceeds:

☐ By check to the following name and address:

Name(s): _____

Full Address: _____

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: _____

I / We would like to: (choose one)

☐ Wire Transfer / or ☐ ACH Transfer assets to the bank listed on the attached voided check

Federal / State 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.

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

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.

Tax Identification Number (SSN/TIN): - - TRUST (SSN/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 not 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.

5 SIGNATURE

Non-Spouse Beneficiary Signature _____

Date _____

Date of Birth: _____

☐ To Primerica Shareholder Services: PLEASE RETURN ALL LEGAL DOCUMENTS TO BENEFICIARY

6 SIGNATURE GUARANTEE (Please read instructions)

Guarantor Name _____

Guarantor Phone Number: _____

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. If this is a Medallion Signature Guarantee, I further affirm that I have checked and verified a certified copy of the deceased's death certificate.

Affidavit of Domicile

Note: This Affidavit must be completed and executed before a Notary Public

Instructions:

This document is required when the shareholder is deceased and the proceeds are being distributed to the legal representative(s) or certain beneficiary(s).

An Affidavit of Domicile is a sworn statement by an administrator/executor that designates the place of domicile of a decedent.

An Affidavit of Domicile is needed if a decedent's state of domicile and Tax Waiver requirement is in question. If the decedent's address of record, or the state or residency on the death certificate, or the probate state are Tax Waiver states, the affidavit of Domicile will settle which state applies.

Residence is not equal to domicile. A person can have many residences but only one legal domicile. Realty is probated in the state it is located in. Non-realty is probated in the state of domicile. Domicile is that place one always returns to.

The affidavit must:

- Be original (copies not acceptable).
- Indicate deceased person's state of domicile.
- Indicate capacity of the affiant (person making the affidavit).
- Refer to decedent as the name is registered.
- Indicate the name of the Mutual Fund.
- Be notarized, by a notary public

Affidavit of Domicile**Note: This Affidavit must be completed and executed before a Notary Public**

State of _____)

County of _____)

I, _____, of full legal age, being duly sworn, depose and say that: I reside

at _____, City, _____ State of _____,

and acting as the Surviving Beneficiary _____ Executor _____, or Administrator _____, for the Estate

of _____, Deceased, who died in the State of _____, on the _____ day in the month of _____

, in the year 20 _____; that at the time of death, his / her domicile (legal residence) was at, _____

City, _____ State of, _____;

(If the decedent resided in another State within 3 years prior to his or her death, name the State where he or she previously resided,

State _____).

This affidavit is made for the purpose of having mutual fund shares of _____

_____ (Fund Numbers / NASDAQ Symbol) transferred as requested and if the
transfer constitutes an apparently uneven distribution, the matter has been equalized by the distribution of other securities or in some other manner_____
(Signature of Legal Representative)_____
Date_____
(Signature of Legal Representative)_____
Date

Sworn to and subscribed before me: This _____ day of _____, _____

Notary Public_____
My commission expires:

Seal:

Inheritance Tax Waiver

What is it? A document that releases the Transfer Agent (Primerica Shareholder Services) from liability regarding the state's inheritance tax on the deceased shareowner's shares.

An inheritance Tax Waiver may be required (based on specific State Requirements) whenever the shareholder(s) is deceased and the assets of the account are being distributed or transferred to another person or persons.

Each state has their own specific rules regarding the Inheritance Tax Waiver requirements. A waiver is granted upon application of the personal or legal representatives who will, in effect, make a partial "estate tax return." This obligates the personal representative to make appropriate provision for payment of the tax when it becomes due prior to final distribution of the estate.

The Tax Waiver must:

- Be on official state letterhead (From Department of Revenue, State Tax Department, State Dept. of Revenue, etc.).
- Name the fund the shareowner(s) owned.
- Contain the account balance on the date of death.
- Be expressed as a 'blanket waiver'.
- Bear an authorized signature of the issuing authority, normally a facsimile stamp.