

Minor IRA Minor Has Reached State Contract Age Redemption / Transfer Form

To Whom It May Concern:

Thank you for your inquiry regarding information related a minor reaching the state contract age and needing to move the assets into their own IRA (Traditional IRA, SEP IRA, SIMPLE IRA or Roth IRA) or to redeem the assets.

In response 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 signature guarantee you are able to obtain and provide to Primerica Shareholder Services and 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. By obtaining a Medallion Signature Guarantee, you will not be required to furnish certain documents. 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.

Documents Required	To Redeem	To Transfer Assets to PSS Account
Completed Distribution/Transfer Form signed by the former minor.		
Transfer to an IRA for the former minor requires either an existing IRA of the same type or a new account application to establish an IRA.		
Customer Identification Form (if new account is being established)		
Share Certificates (if applicable)		
Certified Copy of the Minor's Birth Certificate* - Waived with Medallion Signature Guarantee		

NOTE: The state contract age is the age at which a person may legally sign a new account application as the owner of the account. The state contract age in the United States is 18 with the following exceptions;

Alabama and Nebraska, Age 19
Mississippi and Puerto Rico, Age 21

NOTE: If you are unable to obtain a Medallion Signature Guarantee, a Non-Medallion Guarantee and a birth certificate is required. If the account value is less than \$250,000, a photocopy of the minor's birth certificate is acceptable. If the account value is greater than \$100,000 the birth certificate must be an original registry certified copy, no photocopy will be accepted.

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. ET.

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Minor IRA Minor Has Reached State Contract Age Redemption / Transfer Form

INSTRUCTIONS:

1. Complete the attached Minor IRA, Minor Has Reached State contract Age Redemption / Transfer 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

Overnight Mail

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

Client Services: (800) 544-5445

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

SECTION 1 - REDEMPTION OPTIONS

TRANSFER ASSETS TO AN IRA IN THE NAME OF THE FORMER MINOR

Please indicate by checking the appropriate box whether you are transferring the assets the account to an existing account or a new account.

- **Transfer Assets to a New Account** - The registered minor 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 Existing Account** - Please provide the existing account number.
 - Σ The registered minor may choose to transfer the assets to an existing non-minor IRA account in their name with Primerica Shareholder Services;
 - Σ A minor Roth IRA can only be moved to a Roth IRA;
 - Σ A minor Traditional IRA, Rollover IRA, SEP-IRA or if open for two or more years a SIMPLE IRA may be moved into any non-minor IRA that is not a Roth IRA. A SIMPLE IRA open less than two years can only be moved to or accept assets from a SIMPLE IRA.

NOTE: The investments in your minor IRA account will be moved in kind (transferred like fund to like fund) unless you provide clear instructions to reallocate the assets. If wish to change investments attach a letter of instruction and indicate the fund number(s)/NASDAQ symbol of your current investment and the dollar or share amount to invest to a different fund number(s)/NASDAQ symbol in the same fund family. Please speak with your Primerica Agent if you need assistance selecting suitable investments and/or for additional information if you wish to allocate your investment to a different fund family.

REDEEM ALL ASSETS IN THE MINOR IRA ACCOUNT

Check here to indicate you wish to redeem all assets in your current account all fund positions will be distributed, the account will be closed and all options will be discontinued (e.g. Bank Draft, Systematic Withdrawal Plan).

SECTION 2 - DELIVERY OPTIONS

Please indicate which delivery options do you wish to receive the assets.

Mail Check - We will process and mail your distribution check usually within two to three business days.

- **To the address of Registration** – To have the check sent to the address and registration of record.
- **To an alternative address Payee/address** – To have the check sent to alternate payee and / or address. (Original Signature Guarantee Required)

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. A signature is required upon receipt of all express mail packages.

- One-Day Air Express and deduct the fee charge from my 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.**

Wire Transfer - A Wire Transfer should take place within 48 to 72 hours of processing your request for distribution of shares. Please complete the Wire Transfer – Bank Account Information at the end of the form and attach a voided check.

- **Wire Transfer to the bank of record** – To have the distribution proceeds wired to a bank account already on file.
- **Wire 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 Transfer to a non-record bank, you must complete the bank name, bank contact person, bank telephone number, bank routing / transit number and bank account number. A voided check is required to be submitted with all wire transfer requests.(Original Signature Guarantee Required)

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SECTION 2 - DELIVERY OPTIONS (Continue)

ACH Transfer - An Automated Clearing House (ACH) transfer should take place within 72 to 96 hours of processing your request for distribution of shares.

- **ACH Transfer to the bank of record** – To have the distribution proceeds sent to the same account the bank draft option is being deducted from.
- **To an alternative address Payee/address** – To have the distribution proceeds sent to a bank account not on file with Primerica Shareholder Services. When processing an ACH Transfer to a non-record bank, you must complete the bank name, bank contact person, bank telephone number, bank routing / transit number and bank account number. A voided check is required to be submitted with all ACH transfer requests. (Original Signature Guarantee Required).

SECTION 3 - REASON FOR DISTRIBUTION

Please indicate the reason for distribution of shares from your account. You must choose one of the following:

- **Premature** – Taxable distribution to a person under the age of 59 ½, in which a 10% premature tax penalty will be incurred (separate from Federal Income Tax), unless the distribution is to be rolled over into an IRA within 60 days. (If you need to request certification for a late 60-day rollover contribution, please submit Form POL-18.)
- **Disability** – Distribution to a person for reason of total and permanent disability as defined in IRS Code 72(m)(7). By checking this box you certify that you are unable to engage in any substantial activity by reason of a medically determinable, physical or mental impairment which can be expected to be of a long or indefinite duration or to result in death.

NOTE: To remove excess contributions, please use Form POL-42.

SECTION 4 - FEDERAL AND STATE TAX WITHHOLDING ELECTION

Federal Withholding - Please indicate your Federal Tax Withholding Election.

- Check the box if you wish 10% Federal Income Taxes be withheld from your proceeds. The distribution proceeds will be withheld and sent to the IRS as pre-paid Federal Income Taxes. Depending on your tax status, additional taxes may be due on the redemption amount at the time you file your tax return.
- Withhold a different percentage - Please indicate percentage of Federal Tax for withholding.
- 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, we are also required to withhold state income tax.

SECTION 5 - SIGNATURE AND SIGNATURE GUARANTEE

Either the former minor or the responsible party may sign the form. Please provide a daytime phone number where you can be reached should we need additional information to process your request.

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.

****NOTE: NOTARY STAMP ALLOWANCE** – A notary stamp is acceptable in lieu of a signature guarantee in instances where the assets will remain at Primerica Shareholder Services in an IRA account for the former minor. The notary stamp may be placed in the space provided for the signature guarantee in Section 5.

NOTE: ADDITIONAL FEES - CDSC FEE – your redemption may be subject to a CDSC Fee (Contingent Deferred Sales Charge). Please refer to your prospectus to determine the applicable CDSC percentage (if any) applicable to your Fund.

Additional Fee:

- **Termination Fee** – A termination fee of up to \$30 will be imposed on distributions for full liquidation.
- **Custodial Fee** – There is an annual Custodial Fee of \$25 per account. This fee is deducted from a shareholder's account balance each year, unless pre-paid. If a distribution is requested during the year, the Custodial fee is deducted from the redemption proceeds.

Reinvesting Distributions - If you wish to invest the assets as a 60 day rollover, you must indicate that on your investment check to inform Primerica Shareholder Services of your intent. If you need to request certification for a late 60-day rollover contribution, please submit Form POL-18.

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REQUIRED INFORMATION

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

Account Owner's Name: _____ Account Number: _____

Please complete section 1 by selecting **either** the Transfer Assets option or Redeem All Assets option. Do not select both. Please speak with your Primerica representative if you wish to redeem only a portion of the assets. A partial redemption request may be included with your request to transfer all assets and processed immediately after the assets are moved to the former minor's new account.

1 REDEMPTION OPTIONS

TRANSFER ASSETS TO AN IRA IN THE NAME OF THE FORMER MINOR

Please choose one

Transfer all assets to a new account (application required)

Transfer all assets to my existing account number: _____

The investments in your minor IRA account will be moved in kind (transferred like fund to like fund) unless you provide clear instructions to reallocate the assets. Please speak with your Primerica representative if you need assistance selecting suitable investments.

OR

REDEEM ALL ASSETS IN MINOR IRA ACCOUNT

I would like to redeem all assets from my Minor IRA account.

I understand all fund positions will be distributed, the account will be closed and all options will be discontinued (e.g. Bank Draft, Systematic Withdrawal Plan). I understand I must choose a delivery method below and if no option is selected, proceeds will be sent by check 1st Class Mail to the Registration Address.

2 DELIVERY OPTIONS

Please tell us how to send the redemption proceeds.

Please mail the check to: (choose one)

The address of registration

To an alternate payee / address: (A signature guarantee is required to mail a check to an alternate payee or address)

Name(s): _____

Address: _____

City: _____ State: _____ Zip: _____

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

To the active bank of record at PSS; OR

To an alternate bank account.
(original signature guarantee required)

I / We would like to ACH transfer: (choose one)

To the active bank of record at PSS; OR

To an alternate bank account.
(original signature guarantee required)

(Continue)

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3 REASON FOR DISTRIBUTION

Choose a reason for the Distribution below: (To remove excess contributions, please use Form POL-42)

Premature (Age < 59 1/2)

Disability - I certify that I meet the definition of disability as defined in IRS Code 72(m)(7)

4 FEDERAL AND STATE TAX WITHHOLDING ELECTION

Please indicate your Federal Tax Withholding Election. If no box is checked, no taxes will be withheld.

Yes, Withhold 10% Federal Income Tax

Yes, Withhold 10% Federal Income Tax of _____ %

NOTE: If you elect Federal Tax Withholding and you reside in a state that requires mandatory state withholding, State Withholding will also apply to this distribution. The state withholding rate is based on your resident state's requirements. Please read the Notice of Withholding on the instructions page of this form.

5 SIGNATURE AND SIGNATURE GUARANTEE

Signature (Minor, now Adult): _____ Date: _____

Signature (Responsible Party): _____ Date: _____

Daytime phone number where you can be reached should we need additional information: _____

Guarantor Name: _____

Guarantor Phone Number: _____

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 applicant's birth certificate.

Signature Guarantee Stamp

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 institutions 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

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Wire / ACH Transfer - Bank Account Information

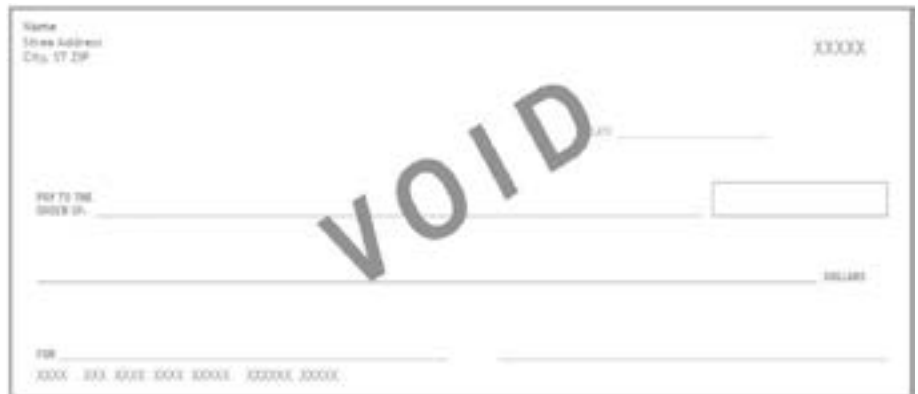
Bank Name: _____ Account Name: _____

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.

- Tape a voided, preprinted check or preprinted savings account deposit slip here.
- Do not staple



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 Client Services: (800) 544-5445	Primerica Shareholder Services Attention: 534485 500 Ross Street, 154-0520 Pittsburgh, PA 15262