

J.P. Morgan Securities LLC
Member FINRA and SIPC

Use this form to amend existing beneficiary designation(s) on a Traditional or Roth Individual Retirement Account (IRA) custodied by J.P. Morgan Securities LLC (JPMS).

Please be aware:

- **This form will not work in Chrome. Please open this form with Adobe.**
- For your protection, a representative may call you at the number on file for your account to confirm this transaction before it is processed.
- You may designate one or more primary beneficiaries for your IRA. Your primary beneficiary(ies) are your first choice for who will receive the assets in your IRA upon your death.
- You may also designate one or more contingent beneficiaries for your IRA. If there is no primary beneficiary living at the time of your death, payment of your IRA will be made to the surviving contingent beneficiary(ies) designated by you, according to the share percentages you have selected.
- The share percentages for your primary and your contingent beneficiaries must total 100%, respectively. No more than 2 decimal places may be used when designating the share percentage each beneficiary will receive.
- Unless you specifically designate otherwise, if a primary or contingent beneficiary dies before you, his or her percentage share will terminate, and will be divided equally among the surviving primary or contingent beneficiaries for the IRA, as applicable.
- However, you may choose a "Per Stirpes" option for your primary beneficiary(ies), which means if any primary beneficiary with the Per Stirpes designation dies before you do, the following will occur: (i) the duly appointed legal representative of your estate must identify the living descendants who are entitled to receive that primary beneficiary's share of the IRA assets; and (ii) the beneficiary's share will be paid to the identified living descendants, subject to state law. The percentage shares of the remaining primary beneficiaries will remain the same.
- If there is no surviving beneficiary for your IRA in the records of JPMS at the time of your death, any assets remaining in your IRA will be distributed in accordance with the Distributions section of the applicable J.P. Morgan Securities LLC IRA Custodial Agreement.

1. Account Holder Information

Account Holder Name (first, middle initial, last)

Account Number

2. Beneficiary Designation(s)

If you require more than ten primary or contingent beneficiaries, please submit an additional copy of Page 2 or 3 of this form.

Beneficiary Type (select one)

Primary Contingent

Per Stirpes

Relationship (select one)

Spouse Partner Sibling Non-Person
 Child Friend Parent Other Family Member

Beneficiary Name (first, last)

Percentage

 %

Social Security Number (SSN)/Tax ID Number (TIN)

Date of Birth (mm/dd/yyyy)

Legal/Residential Address (no P.O. Box or "Care Of" address)

City

State/Province

Postal/Zip Code

Country

Total PRIMARY Percent %

Total CONTINGENT Percent %

**INVESTMENT AND INSURANCE PRODUCTS ARE:
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NO BANK GUARANTEE • MAY LOSE VALUE**

Fax completed form to (800) 805-3909

ACCOUNT HOLDER NAME (PLEASE PRINT IN ALL CAPITAL LETTERS)

Account Number

Primary Beneficiaries:

Total PRIMARY Percent %

Name:

Relationship:

Address:

SSN/TIN:

DOB:

Per Stirpes:

Name:

Relationship:

Address:

SSN/TIN:

DOB:

Per Stirpes:

Name:

Relationship:

Address:

SSN/TIN:

DOB:

Per Stirpes:

Name:

Relationship:

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DOB:

Per Stirpes:

Name:

Relationship:

Address:

SSN/TIN:

DOB:

Per Stirpes:

Fax completed form to (800) 805-3909

ACCOUNT HOLDER NAME (PLEASE PRINT IN ALL CAPITAL LETTERS)

Account Number

Contingent Beneficiaries

Total CONTINGENT Percent

 %

Name:

Relationship:

Address:

SSN/TIN:

DOB:

Name:

Relationship:

Address:

SSN/TIN:

DOB:

Name:

Relationship:

Address:

SSN/TIN:

DOB:

Name:

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Address:

SSN/TIN:

DOB:

Name:

Relationship:

Address:

SSN/TIN:

DOB:

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3. Trust Beneficiary Certification

If you designate a trust (Trust) as your primary or contingent beneficiary, you must read the following and choose one of the certification options (A or B below): You acknowledge and agree that all payments will be made solely and directly to, and any inherited IRA that is established after your death shall be maintained in the name of, the Trust (which must have a valid tax identification number). Accordingly, you understand that JPMS will not make payments to, or open inherited IRAs in the name of, any beneficiaries or sub-trusts established pursuant to or under the Trust. You further acknowledge and agree that: (i) separate accounting for each beneficiary of the Trust is **not permitted**; (ii) JPMS will have no responsibility for determining if the certification you choose is consistent with the terms of the Trust instrument; and (iii) JPMS shall not be responsible for the purpose, sufficiency or propriety of any distribution.

- A. You certify that you understand the full text of Treasury Regulation 1.401(a)(9)-4 Q & A-5(b) and that the Trust complies with such regulation in that:
 - It is valid under state law, or would be but for the fact there is no corpus.
 - It is irrevocable or will, by its terms, become irrevocable upon your death.
 - It identifies, by name or specific relation, the persons who are beneficiaries and their respective interests in the IRA.
 - The trustee of the Trust will be required to provide certain documentation and information to JPMS, such as (i) a copy of the trust instrument and any amendments; or (ii) a list of all Trust beneficiaries (including contingent Trust beneficiaries), including a description of the interest each beneficiary will be entitled to upon your death, certifications that such list is/remains correct and complete and that the requirements listed above have been satisfied, and a copy of the trust instrument upon the request of JPMS.
- B. You understand the full text of Treasury regulation 1.401(a)(9)-4 Q & A-5(b) and certify that this Trust does not meet the requirements of such regulation. You understand that, if the Trust is (or becomes) entitled to receive the assets in your IRA, for purposes of calculating your RMD and for determining the options available for distributing assets upon your death to the Trust (when applicable), your IRA will be deemed to have no designated beneficiary even if individuals are named as beneficiaries of the Trust.

4. Spousal Consent

Your spouse may have certain rights to your IRA(s). If you live in a community property state and have designated a primary beneficiary other than or in addition to your spouse, you should consult with your legal or tax advisors and, if necessary, obtain your spouse's consent.

JPMS isn't responsible for determining if your account is subject to community or marital property and won't be liable for any consequences that may result if you don't obtain your spouse's consent. Due to the different state rules and the potential tax consequences of giving up one's community or marital property interest, you and your spouse may wish to consult with a tax or legal advisor.

5. Account Holder Signature & Notary - Notary section must be completed by a Notary Public

By signing below, you certify that you are the account holder for this IRA and that:

- a. If you die before your entire interest in the IRA has been distributed, it is your intention that the balance of the account shall be distributed as indicated by the beneficiary designation above.
- b. You may change or revoke this beneficiary designation without notice to any beneficiary by completing a Beneficiary Change Request. If there is no beneficiary on file with JPMS, or if no beneficiary survives you, any assets remaining in the IRA will be distributed in accordance with the Distributions section of the applicable J.P. Morgan Securities LLC IRA Custodial Agreement.
- c. You have received and read the applicable J.P. Morgan Securities LLC IRA Custodial Agreement and the applicable J.P. Morgan Securities LLC IRA Disclosure Statement.
- d. You have been advised by JPMS to consult your tax or legal advisors with respect to this Beneficiary Change Request.

Account Holder Signature	Date (mm/dd/yyyy)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF _____) COUNTY OF _____) Subscribed, sworn to and acknowledged before me by _____ , Name of Document Signer (above) this _____ day of _____ , _____ . Day Month Year	Place Stamp Here <div style="border: 1px solid black; height: 150px; width: 100%;"></div>
Signature of Notary Public	My commission expires _____