

Account Number

Premiere Select®

IRA/HSA Beneficiary and Successor Beneficiary Designation

Use this form to add or change a beneficiary or successor beneficiary for your Premiere Select Traditional, Roth, Rollover, SEP or SIMPLE IRA, IRA Beneficiary Distribution Account, or Roth IRA Beneficiary Distribution Account, each of which is hereinafter referred to as "Premiere Select IRA" or "IRA", or your Premiere Select Health Savings Account ("HSA").

This form is not applicable to IRAs for minors or IRA and Roth IRA Beneficiary Distribution Accounts for trusts, estates, or minors. In accordance with the Premiere Select IRA and Roth IRA Custodial Agreements and Disclosure Statements, if the IRA owner is a minor, the beneficiary will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act.

Do NOT use for Premiere Select Retirement Plan (Profit Sharing/Money Purchase Pension/Individual 401(k) Plan) accounts and nonretirement accounts.

For instructions regarding complex/customized beneficiary designations, refer to the Important Information section at the end of the form.

If you need more room for information or signatures, use a copy of the relevant page and ensure that your account number, signature and date are included.

Helpful to Know

- Be sure this form includes ALL beneficiaries you want on the account. Leaving a section blank will result in the removal of any previously identified beneficiary(ies) from the account indicated on this form.
- You may want to review this document with a tax advisor, legal advisor, or financial representative.
- The beneficiaries named on this form will be applied only to the account number provided on this form.
- Custom/complex beneficiary designations are NOT permitted for Health Savings Accounts.

1. Account Owner

First Name	Middle Name	Last Name

2. Beneficiary Designation

Use Complex/Customized Beneficiary Designation Instructions provided. *To be used in lieu of completing the Primary and Contingency Beneficiary sections. See important information after the signature section.*

Primary Beneficiaries *The primary beneficiaries will receive payment of any assets that are in this account upon your death.*

For each beneficiary listing, check one and provide all required information.

Electing "per stirpes" indicates that if the specified beneficiary(ies) predeceases you, his or her share of the account will pass through to his or her descendants.

Share percentage total must equal 100%. Must be in percentages; do not use dollar amounts.

<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Beneficiary/Trust Name/Entity/ or "Estate"	<input type="checkbox"/> per stirpes
<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Social Security/Taxpayer ID Number <input type="checkbox"/> SSN <input type="checkbox"/> TIN	Date of Birth or Trust MM DD YYYY
	Share Percentage	. %
	Beneficiary/Trust Name/Entity/ or "Estate"	<input type="checkbox"/> per stirpes
<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Social Security/Taxpayer ID Number <input type="checkbox"/> SSN <input type="checkbox"/> TIN	Date of Birth or Trust MM DD YYYY
	Share Percentage	. %
<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Beneficiary/Trust Name/Entity/ or "Estate"	<input type="checkbox"/> per stirpes
<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Social Security/Taxpayer ID Number <input type="checkbox"/> SSN <input type="checkbox"/> TIN	Date of Birth or Trust MM DD YYYY
	Share Percentage	. %

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2. Beneficiary Designation *continued*

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

Contingent Beneficiaries *Contingent beneficiaries will receive payment of any assets that are in this account upon your death if no primary beneficiaries survive you.*

The contingent beneficiaries listed here cannot be the same as those listed above in the primary beneficiary section.

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

Any attachments for additional beneficiaries must include your account number, your signature, and must be dated.

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

Share percentage total must equal 100%. Must be in percentages; do not use dollar amounts.

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				

<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> per stirpes
<input type="checkbox"/> Non-Spouse	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM DD YYYY	Share Percentage
<input type="checkbox"/> Trust		<input type="checkbox"/> TIN		. %
<input type="checkbox"/> Other Entity				



3. Signature and Date *Form cannot be processed without signature and date.*

By signing this form, you:

- Affirm that the beneficiary information provided on this form replaces any prior beneficiary information that may be on record for the indicated account.
- Understand that if your account contains community property and you do not designate your spouse as your primary beneficiary for at least 50% of the value of your account, you may want to consult with your attorney or tax advisor to determine the impact of community property laws on your beneficiary designations.
- Acknowledge that if more than one party is named and no share percentages are indicated, payment shall be made to your primary beneficiary(ies) who survives you in equal shares. If a percentage is indicated and a primary beneficiary(ies) does not survive you, unless you have checked the per stirpes box above, the percentage of that beneficiary's(ies) designated shares shall be divided equally among the surviving primary beneficiary(ies).
- Acknowledge that upon transfer of assets to multiple beneficiaries, all residual income paid to your account and any fractional shares that cannot be divided equally among the beneficiaries will be systematically allocated to the beneficiary receiving the largest share proportion of the account assets. If the account is transferred evenly, or at different intervals, the income and/or fractional shares will be systematically allocated to the last beneficiary paid.
- Acknowledge and agree that the beneficiary rules of succession and related terms in the Premiere Select Traditional IRA Custodial Agreement, Premiere Select Roth IRA

Custodial Agreement, Premiere Select SIMPLE IRA Custodial Agreement, or Premiere Select Health Savings Account Custodial Agreement ("Custodial Agreement"), as applicable, will apply to any transfers or distributions from the indicated account following your death.

- Acknowledge that, by electing "per stirpes," and that beneficiary does not survive the IRA or HSA owner, but leaves surviving descendants, any share otherwise payable to that beneficiary shall instead be paid to that beneficiary's surviving descendants by right of representation.
- Acknowledge that "per stirpes" creates a category of beneficiaries (for example, the children of a beneficiary), and therefore may end up including individuals not yet born or adopted.
- Acknowledge and agree that National Financial Services LLC ("NFS"), agent for Fidelity Management Trust Company ("FMTC"), and Fidelity Personal Trust Company ("FPTC"), Custodians, and their affiliates, successors and employees, have no obligation to locate or notify any beneficiary or to independently verify any information submitted by any person claiming an interest in your account.
- Acknowledge that if you do not properly name a beneficiary, or no beneficiary survives you, the account will be distributed or transferred, in accordance with the rules of succession in the applicable Custodial Agreement.
- Understand that if you change your beneficiary designation at any time during the year, it is your responsibility to instruct NFS, in a letter of instruction, of the impact of any such changes to any previously requested required minimum distribution ("RMD") calculations and that

your RMD amount may increase or decrease. If you fail to do so, subsequent distributions in your payout plan may not satisfy your RMD requirements. (Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.)

- Agree that this designation becomes effective when received and accepted by NFS, agent for FMTC or FPTC, respectively, each Custodian for your account and will remain in effect until NFS receives and accepts another designation with a later date.
- Indemnify and hold harmless your Broker/ Dealer, NFS, FMTC, FPTC, their officers, directors, employees, agents, affiliates, shareholders, successors, assigns and representatives, from any liability in connection with any action or inaction taken or not taken in connection with any beneficiary designation instructions received on this form or separate custom designation you provide.

For IRA Custom/Complex beneficiary designations:

- Acknowledge and agree that my Broker/ Dealer, NFS, FMTC, and their affiliates their officers, directors, employees, agents, affiliates, shareholders, successors, assigns, and representatives have no responsibility for determining or monitoring any further use designated for any organization named as a beneficiary and no liability with respect to any future use.
- Understand that if you request and receive approval for a customized beneficiary designation, you are responsible for calculating your RMD each year if the RMD calculation is based on joint life expectancy.

Either the Account Owner or an authorized person must print name, sign, and date.

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

continued on next page



3. Signature and Date *continued*

Important Information Regarding Complex/Customized Beneficiary Designations

Subject to the requirements outlined below, if you wish to make a beneficiary designation for your Premiere Select IRA that is more complex than what can be provided on this form, you may include a customized beneficiary designation to this form. Any custom beneficiary designation accepted shall be subject to the terms of this IRA/HSA Beneficiary and Successor Beneficiary Designation form, including any authorizations or agreements made herein. Consult with your attorney and/or tax advisor for assistance in determining a customized beneficiary designation that is appropriate for you.

- The custom beneficiary designation must include: (1) your name, (2) your account number, and (3) your dated signature.
- The beneficiary designation must include each beneficiary's: (1) name, (2) date of birth/trust OR Social Security/Tax Identification
- Number, (3) relationship (spouse, non-spouse individual, trust, or other entity), and (4) percentage of the assets to receive upon your death.
- The customer beneficiary designation should clearly state who/what entity will provide NFS with clarifying directions if questions arise regarding the identity of and/or the percentage (or amounts) of assets each beneficiary is entitled to upon your death. If not provided, NFS will rely on the executor of your estate to provide direction.

Unacceptable designations include but are not limited to:

- Instructions lacking beneficiary names. All beneficiary names must be present either on the LOI or the customized beneficiary form. For example, "All of my children" is not acceptable as a designation.
- Designation involving the age of the beneficiary. The designation cannot contain if/then scenarios directing assets based on age of the beneficiary. The exception allowed is for naming a specific custodian for a minor under the age of 18.
- Instructions on how the beneficiaries are to use the funds. NFS cannot monitor how the beneficiary uses the funds and cannot be held liable.
- Designation involving a distribution election or method of distribution to the beneficiary. NFS cannot currently support systematically a designation restricting the beneficiary's distribution method, for example, by lump sum or a series of payments. The beneficiary makes this decision.