

Guide to completing required documentation

IRA with Trust as Beneficiary



Bank of America Corporation

Inside you will find a checklist to help you complete and return the required information, detailed instructions on how to complete the documents and a brief description of the purpose of each form.

Guide to completing required documentation

Ensure you return all required information and documents listed below:

- Certified copy of the **Death Certificate**
- Enclosed copy of the **Affidavit of Domicile**, completed and notarized

If transferring funds into an Inherited IRA for the benefit of the Trust:

- Return the enclosed **Inherited IRA Transfer Instruction** form
- Complete the Retirement section of the enclosed **Client Relationship Agreement**
- Enclosed **Trustee Certification** form

If distributing funds to a Trust account:

- Enclosed **Beneficiary Distribution** form
- Complete the Fiduciary section of the enclosed **Client Relationship Agreement**
- Enclosed **Trustee Certification** form

If distributing funds to a non-Merrill Lynch account:

- Enclosed **Beneficiary Distribution** form
- Enclosed **Certificate of Incumbency** form

If applicable, also return the information below:

- For a **Merrill Edge Self-Directed** account, please visit **merrilledge.com** and fill out a self-directed application in lieu of the Client Relationship Agreement
- Title and signature page of Trust Agreement
Required if you would like margin on the gaining account or maintaining a trust account in which the grantor(s) is not the current trustee
- Tax Waiver** information (*see opposite page for additional details*)
- Enclosed **Change of Address** form

The forms listed above typically contain adequate information to complete your request. Upon further review, additional information may be required.

Additional instructions for returning documents:

- Write the full account number on the upper right corner of any document you return
- Retain a copy of any document you are providing to Merrill Edge®
- Required documents should be returned to Merrill Edge within 30 days of receipt to ensure timely processing of your request
- Return all documents to:**
Merrill Edge
P.O. Box 29002
Hot Springs, AR 71903-9002
OR fax them to **1.866.994.7807**

IF YOU HAVE ANY QUESTIONS,

please contact the Ownership Transition Team at **1.855.450.9015** from 8 a.m. to 8 p.m. Eastern, Monday through Friday, and say "Ownership Transition." For your convenience, please be sure to have the account number available when you call.

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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The following is a list of forms that may be necessary to process your account change. The forms are listed alphabetically with a brief description of the purpose of each. **Please use the checklist on the previous page to help ensure that your paperwork is complete.**

Affidavit of Domicile

Required to verify residency of the decedent. All fields must be completed. If information is not available for a field, please complete with a "not applicable" or "unknown" where appropriate. Notary signature and seal required.

Please note: "State of" and "County of" fields at the top left of the document should be completed with the state and county of residence of the person completing the form (the "Affiant").

Beneficiary Distribution form

Required for deceased retirement account to distribute to the beneficiary and to satisfy the required minimum distribution; also used for spousal rollovers. Complete using the instructions provided on the form.

Certificate of Incumbency

Required when the beneficiary is the trust for a retirement account. This document indicates to Merrill Lynch who the trustees/grantors of the trust are and who we can take instruction from; also lists the trust agreement date.

Change of Address form

Required when there is a change in the address to which account documents should be directed.

Client Relationship Agreement

Complete the Retirement section if transferring funds into an inherited IRA for the benefit of the Trust. Complete the Fiduciary section if distributing funds to a Trust account.

Death Certificate

Identifies the deceased client, Social Security number, date of birth, date of death, address and marital status; it must be certified.

Inherited IRA Transfer Instruction form

Required for a deceased retirement account to distribute to non-spousal beneficiaries who are transferring to a Beneficiary-Controlled/Inherited IRA account. Complete using the instructions provided on the form.

Tax Waiver Information

Varies by state. Some states place an automatic lien on a decedent's property for state tax or other purposes. Please contact the appropriate state's taxing authority for procedures and to determine if the tax waiver is applicable. The below is informational. You should contact your attorney or tax advisor for legal and tax assistance.

Merrill Edge is required to obtain tax waivers if the decedent was legally domiciled in any of the following states:

- **Indiana:** Required unless payment is being made to a surviving spouse. Tax Waivers are not required for decedents dying on or after 01/01/2013.
- **New Jersey:** Required only if the account contains New Jersey corporate securities, including bonds.
- **Ohio:** Required unless the account value on the date of death was under \$25,000 or the account is being transferred to a surviving spouse. Tax Waivers are not required for decedents dying on or after 01/01/2013.
- **Pennsylvania:** Required only for Transfer on Death (TOD) beneficiary accounts.
- **Rhode Island:** Required only if the account on the date of death contains Rhode Island corporate securities, including bonds.
- **Tennessee:** Required unless the account on the date of death was held as Joint Tenants with Rights of Survivorship (JTWROS) between spouses or As Tenants by Entirety (ATBE).

Trustee Certification form

Required to be signed and notarized by all the trustees. The document identifies the name of the trust, grantor/trustees, and establishment date of the trust.



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Any information presented about tax considerations affecting client financial transactions or arrangements is not intended as tax advice and should not be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Edge nor its Financial Solutions Advisors provide tax, accounting or legal advice. Clients should review any planned financial transactions or arrangements that may have tax, accounting or legal implications with their personal professional advisors.

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