

# IRA/IRRA®/ROTH IRA/SEP/SRA

## Divorce Transfer Instruction Form



Use this form to transfer all or a portion of the account to a former spouse's individual retirement account.

### Eligible accounts:

- Individual Retirement Account (IRA)
- Individual Retirement Rollover Account (IRRA)
- Roth IRA
- Simplified Employee Pension (SEP) plan
- SIMPLE Retirement Account (SRA)

A copy of the divorce instrument along with a Divorce Transfer Instruction Form must be sent:

- To your Merrill Lynch Wealth Management Advisor
- or
- For Merrill Edge Self-Directed and Merrill Guided Investing Clients:
    - Fax to: 1.866.994.7807
    - Or, you can mail to the following address:  
Merrill  
P.O. Box 14354, Lexington, KY 40512-4354

## PART 1: Losing Account Owner Information

\_\_\_\_\_  
Your Name (Please Print)

\_\_\_\_\_  
Merrill Retirement Account Number

\_\_\_\_\_  
Date of Birth (MM/DD/YYYY)

\_\_\_\_\_  
Phone Number:

## PART 2: Gaining Account Owner Information

\_\_\_\_\_  
Name of Gaining Account Owner (Please Print)

\_\_\_\_\_  
Merrill Retirement Account Number

\_\_\_\_\_  
Date of Birth (MM/DD/YYYY)

OR

\_\_\_\_\_  
Phone Number:

\_\_\_\_\_  
Other Custodian/Trustee Account Number\*

\* The gaining account must be an individual retirement account at Merrill or with another IRA Custodian/Trustee.

**If transfer is to another Custodian/Trustee and is in the form of cash, securities or both, appropriate transfer paperwork indicating custodial acceptance from the gaining firm must accompany this form.**

## PART 3: Transfer Instructions

(Check one of the following that applies)

- (a) Part of my account
- Cash only \$ \_\_\_\_\_
  - Securities in-kind only (describe at right)
  - Cash \$ \_\_\_\_\_ AND securities in-kind (describe securities at right)
- (b) My entire account\*

**Description of Securities:** Use descriptions as they appear on your account statement. If you selected more securities than the space provides, attach a supplemental list signed by both parties indicating the quantity of shares and detailing the securities to be transferred in-kind.

Quantity	Security Name or Symbol
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

\* Please note that the losing account will be closed and a fee may be assessed also.

## PART 4: Signature

I have read the acknowledgement that appears below and have reviewed this form in its entirety. I hereby certify that all information as it appears is correct and authorize Merrill to comply with the transfer instructions given on this form.

\_\_\_\_\_  
Losing Account Owner Signature

\_\_\_\_\_  
Date (month/day/year)

\_\_\_\_\_  
Gaining Account Owner Signature

\_\_\_\_\_  
Date (month/day/year)

## ACKNOWLEDGEMENT

The parties to this transfer instruction acknowledge that they have directed Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"), as Custodian of the losing account owner's IRA, to transfer the cash and/or securities listed in Part 3 to the gaining account owner's IRA listed in Part 2. The parties also acknowledge that they have consulted with independent tax or legal counsel regarding the transfer, that the document (or portions thereof) that has been presented to Merrill as evidence of a divorce or legal separation is a "divorce or separation instrument" within the meaning of Section 71(b)(2)(A) of the Internal Revenue Code (IRC), and that any directions given on this form are consistent with the entire divorce instrument, even if only a portion of the divorce or separation instrument has been provided.

The parties to this transfer instruction acknowledge that failure to comply with the requirements of IRC Section 408(d)(6) may result in reportable income for the year in which the transfer occurs and potential tax liabilities as a result of such failure. The parties acknowledge that Merrill is entitled to rely upon these transfer instructions to effect the transfer and that Merrill shall not be responsible for any damages incurred by the parties as a result, direct or indirect, of the transfer.



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

### Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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