Retirement Service Solutions® Claim Options (Owner Driven)
Beneficiary's Guide

PAYMENT OPTIONS	BENEFICIARY TYPE AVAILABILITY	FORM NAME	CATALOG #
LUMP SUM *Cash Payment to beneficiary*	ALL[A]	☐ *Accumulator® Series Lump Sum Distribution completed by each beneficiary.* ☐ *IRS form W-9* **TRUST BENEFICIARY** ☐ *EQ Certification of Trust Form*	141457 158269
SPOUSAL CONTINUATION OPTION[B] *Spouse takes over original contract*	SPOUSE	☐ *Accumulator® Series Spousal Continuation Option* *This option is only available for IRA and NQ contracts when the owner was also the annuitant of the contract.* ☐ *IRS form W-9*	141456
SPOUSAL BENEFIT ROLLOVER (INTERNAL)[B] *Spouse rolls claim proceeds into a new or existing contract*	SPOUSE	☐ *IRS form W-9* **IRA – Traditional and Roth** ☐ *Accumulator® Series Spousal Rollover Acknowledgement Form* *This form is used if electing to roll over claim proceeds to the Surviving Spouse's existing contract or a new contract[C].* **Non-Qualified** ☐ *Equitable Spousal Exchange Acknowledgement for Non-Qualified Contracts Form* *This form is used if electing to exchange claim proceeds to the Surviving Spouse's existing contract or a new contract[C].* ☐ *Accumulator® Series Spousal Continuation Option Form.*	 141461 153875 141456
SPOUSAL BENEFIT ROLLOVER (EXTERNAL) *Spouse rolls claim proceeds to a new carrier*	SPOUSE	☐ *IRS form W-9* ☐ *Transfer form from receiving carrier* **or** *Equitable Variable Annuity Series Transfer/Exchange or Rollover form.* *(Transfer form must be completed and signed by beneficiary and authorized officer at receiving carrier)* **IRA – Traditional and Roth** ☐ *Accumulator® Series Lump Sum Distribution* **Non-Qualified** ☐ *Accumulator® Series Spousal Continuation Option Form*	 200543 141457 141456
BENEFICIARY CONTINUATION OPTION (BCO) *Beneficiary elects Inherited Annuity (NQ or IRA) with Equitable*	SPOUSE NON-SPOUSE CHILDREN[A] TRUST (IRAs Only)	☐ *Accumulator® Series Inherited Annuity Beneficiary Continuation Option (BCO) for NQ (if applicable).* ☐ *Accumulator® Series Inherited IRA Beneficiary Continuation Option BCO (if applicable).* ☐ *IRS form W-9* **TRUST BENEFICIARY FOR IRAs** *(In addition to the requirements listed above):* ☐ *Accumulator® Series Beneficiary Continuation Option (BCO) Trustee Certification* *(The oldest beneficiary will be the annuitant on the BCO contract).* ☐ *Sample Attorney's Letter (or similar letter on attorney's letterhead).* ☐ EQ Certification of Trust Form.	141460 162149 162110 162110 158269
INHERITED TRANSFER (External) *Beneficiary elects an Inherited Annuity (NQ or IRA) to a new carrier.*	SPOUSE NON-SPOUSE CHILDREN[A] TRUST (IRAs Only)	☐ *Accumulator® Series Lump Sum Distribution completed by each beneficiary.* ☐ *IRS form W-9* **IRA – Traditional and Roth** ☐ *Equitable "Variable Annuity Series Request Death Benefit Transfer to Successor IRA".* **TRUST BENEFICIARY FOR IRAs** *(In addition to the requirements listed above):* ☐ *EQ Certification of Trust Form* **Non-Qualified** ☐ *Equitable Request for Outbound Exchange of Death Benefit Value to an Inherited Non-Qualified (NQ) Contract*	141457 146493 or 146494 158269 154779
INHERITED TRANSFER (Internal)[C] *Beneficiary elects an Inherited Annuity (NQ or IRA) to a new contract with Equitable*	SPOUSE NON-SPOUSE CHILDREN[A]	☐ *Accumulator® Series Lump Sum Distribution completed by each beneficiary.* *(Provide the new policy number in section 6 of the Lump Sum claim form)* ☐ *IRS form W-9* ☐ *Approved product exception – to be obtained by Financial Advisor*	141457
SETTLEMENT OPTION ELECTION (ANNUITIZATION) *Beneficiary annuitizes claim proceeds*	SPOUSE NON CHILDREN CHILDREN[A]	☐ *Accumulator® Series Settlement Option Election for Annuity Benefits.* ☐ *IRS form W-9*	132333

ALL FORMS MUST BE ORIGINAL INCLUDING ORIGINAL OR CERTIFIED COPIES OF DEATH CERTIFICATES
IRS Form W-9 is required for each Beneficiary. If requested Tax Withholding is more than 10%, we will also require an IRS Form W4. If you are not a "US Person" and are unable to complete an IRS Form W-9, please contact us for the specific document requirements at (800) 789-7771.
When electing your option you may want to discuss with your financial professional or CPA, in order to make your best informed decision.

[A] If the beneficiary is a minor, court appointed guardianship (or similar legal documents) may be required.

[B] For custodial IRAs we require the Spousal Continuation Option form signed by an authorized officer or branch manager of custodian. Please note back office approval is required for ML custodian owned contracts.

[C] If electing to open a new contract, all New Business requirements & regulations must be followed, in addition to the above requirements. If moving funds to an existing contract, it will require an approved exception.

[D] **For Non-Qualified Contract Type**: only available upon the death of the Owner or Owner was also the Annuitant. If elected, our Processing Office must receive this payment method within 9 months following the date of death of the Owner or Owner who was also the Annuitant. **For IRA Contract Type**: Beneficiary has until 9/30 of the year following the death of the original owner to elect this payment method.