

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	<input type="checkbox"/> Accumulator® Series Lump Sum Distribution completed by each beneficiary. <input type="checkbox"/> IRS form W-9 TRUST BENEFICIARY <input type="checkbox"/> Certification of Trust Form	141457 158269
SPOUSAL CONTINUATION OPTION^B Spouse takes over original contract	SPOUSE	<input type="checkbox"/> 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. <input type="checkbox"/> IRS form W-9	141456
SPOUSAL BENEFIT ROLLOVER (INTERNAL) Spouse rolls claim proceeds into a new or existing contract	SPOUSE	<input type="checkbox"/> IRS form W-9 IRA – Traditional and Roth <input type="checkbox"/> 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 <input type="checkbox"/> 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 . <input type="checkbox"/> Accumulator® Series Spousal Continuation Option Form.	141461 153875 141456
SPOUSAL BENEFIT ROLLOVER (EXTERNAL) Spouse rolls claim proceeds to a new carrier	SPOUSE	<input type="checkbox"/> IRS form W-9 <input type="checkbox"/> 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 <input type="checkbox"/> Accumulator® Series Lump Sum Distribution Non-Qualified <input type="checkbox"/> Accumulator® Series Spousal Continuation Option Form	200543 141457 141456
INHERITED ANNUITY/ INTERNAL BENEFICIARY CONTINUATION OPTION (BCO) Beneficiary elects Inherited Annuity (NQ or IRA) with Equitable	SPOUSE NON-SPOUSE CHILDREN ^A TRUST (IRAs Only)	<input type="checkbox"/> Accumulator® Series Inherited Annuity Beneficiary Continuation Option (BCO) for NQ (if applicable). <input type="checkbox"/> Accumulator® Series Inherited IRA Beneficiary Continuation Option BCO (if applicable). <input type="checkbox"/> IRS form W-9 TRUST BENEFICIARY FOR IRAs (In addition to the requirements listed above): <input type="checkbox"/> Accumulator® Series Beneficiary Continuation Option (BCO) Trustee Certification <input type="checkbox"/> Sample Attorney's Letter (or similar letter on attorney's letterhead). <input type="checkbox"/> Certification of Trust Form. (The oldest beneficiary will be the annuitant on the BCO contract).	141460 162149 162110 162110 158269
INHERITED ANNUITY/ EXTERNAL BENEFICIARY CONTINUATION OPTION (BCO) Beneficiary Transfers claim proceeds to a new carrier	ALL ^A	<input type="checkbox"/> Accumulator® Series Lump Sum Distribution completed by each beneficiary. <input type="checkbox"/> IRS form W-9 IRA – Traditional and Roth <input type="checkbox"/> Equitable "Variable Annuity Series Request Death Benefit Transfer to Successor IRA". Non-Qualified <input type="checkbox"/> Equitable Request for Outbound Exchange of Death Benefit Value to an Inherited Non-Qualified (NQ) Contract	141457 146493 or 146494 154779
SETTLEMENT OPTION ELECTION (ANNUITIZATION) Beneficiary annuitizes claim proceeds	SPOUSE ^A NON CHILDREN CHILDREN	<input type="checkbox"/> Accumulator® Series Settlement Option Election for Annuity Benefits. <input type="checkbox"/> IRS form W-9	132333

****ALL FORMS MUST BE ORIGINAL INCLUDING ORIGINAL OR CERTIFIED COPIES OF DEATH CERTIFICATES****

Beginning January 1st, 2015 Equitable needs an IRS Form W-9 from each beneficiary on the contract. 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. If a trust is a beneficiary, we will require trust excerpts including title page of trust, all pages referencing initial and successor trustees, signature page, and any amendments.

^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 may be required for some custodians.

^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.