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

PAYMENT OPTIONS	BENEFICIARY TYPE	FORM NAME	CATALOG #
LUMP SUM	AVAILABILITY ALL ^A	Definement Comparetons Conice Lours Comp Distribution consulated by cook houseful and	442007
Cash Payment to beneficiary	ALL	□ Retirement Cornerstone Series Lump Sum Distribution completed by each beneficiary. □ IRS form W-9	143997
Casir r ayment to beneficiary		TRUST BENEFICIARY	
		□ Certification of Trust Form	158269
SPOUSAL CONTINUATION	SPOUSE	□ Retirement Cornerstone Series Spousal Continuation Option Form.	146568
OPTION ^B		This option is only available for IRA and NQ contracts when the owner was also the annuitant of the contract.	
Spouse takes over original contract		□ IRS form W-9	
SPOUSAL BENEFIT	SPOUSE	□ IRS form W-9	
ROLLOVER/EXCHANGE		IRA – Traditional (Including SEP IRA) and Roth ☐ Retirement Cornerstone Series Spousal Rollover Acknowledgement Form	146566
(INTERNAL) Spouse rolls/exchanges claim		Retirement Cornerstone 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 .	140000
proceeds into a new or		Non-Qualified	
existing contract		□ Equitable Spousal Exchange Acknowledgement for Non-Qualified Contracts Form	153875
3		This form is used if electing to exchange claim proceeds to the Surviving Spouse's existing contract or a new contract	·
		□ Retirement Cornerstone Series Spousal Continuation Option Form	146568
SPOUSAL BENEFIT	SPOUSE	□ IRS form W-9	
ROLLOVER (EXTERNAL)		☐ Transfer form from receiving carrier or Equitable Variable Annuity Series Transfer/Exchange or Rollover form.	200543
Spouse rolls claim proceeds to a new carrier		(Transfer form must be completed and signed by beneficiary and authorized officer at receiving carrier) IRA – Traditional and Roth	
to a new carner		RA - Haditional and Rotti Retirement Cornerstone Series Lump Sum Distribution	143997
		Non-Qualified	140997
		Retirement Cornerstone Series Spousal Continuation Option Form	146568
INHERITED ANNUITY/	SPOUSE	☐ Retirement Cornerstone Series Inherited Annuity Beneficiary Continuation Option (BCO) for NQ (if applicable).	146955
INTERNAL BENEFICIARY	NON-SPOUSE	□ Retirement Cornerstone Series Inherited IRA Beneficiary Continuation Option (BCO) (if applicable).	162150
CONTINUATION OPTION	CHILDREN ^A	□ IRS form W-9	
(BCO)	TRUST (IRAs Only)	TRUST BENEFICIARY FOR IRAs (In addition to the requirements listed above):	162111
Beneficiary elects Inherited Annuity (NQ or IRA)		□ Retirement Cornerstone Series Beneficiary Continuation Option (BCO) Trustée Certification □ Sample Attorney's Letter (or similar letter on attorney's letterhead).	162111
with Equitable		☐ Certification of Trust Form. (The oldest beneficiary will be the annuitant on the BCO contract).	158269
INHERITED ANNUITY/		Retirement Cornerstone Series Lump Sum Distribution completed by each beneficiary.	143997
EXTERNAL BENEFICIARY		□ IRS form W-9	140001
CONTINUATION OPTION	ALL ^A	IRA – Traditional and Roth	
(BCO)		□ Equitable "Variable Annuity Series Request Death Benefit Transfer to Successor IRA".	46493 or 146494
Beneficiary Transfers claim		Non-Qualified	
proceeds to a new carrier		☐ Equitable Request for Outbound Exchange of Death Benefit Value to an Inherited Non-Qualified (NQ) Contract	154779
SETTLEMENT OPTION	SPOUSE ^A	□ Retirement Cornerstone Series Settlement Option Election for Annuity Benefits.	146183
ELECTION (ANNUITIZATION)	NON CHILDREN	□ IRS form W-9	
Beneficiary annuitizes claim	CHILDREN		
proceeds			

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.

For Non-Qualified Contract Type: only available upon the death of the Owner or if the 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.